DOCUMENT RESUME

ED 117 541 CE 006 243

AUTHOR Spitze, Hazel Taylor; And Others
TITLE Teaching Aids for Consumer and Homemaking Programs.
INSTITUTION Illinois Univ., Urbana. Div. of Home Economics Education.
SPONS AGENCY Illinois State Board of Vocational Education and Rehabilitation, Springfield. Div. of Vocational and Technical Education.
PUB DATE 72
NOTE 153p.; Some illustrations will not reproduce well in microfiche
AVAILABLE FROM Special Programs Unit, Division of Vocational and Technical Education, Board of Vocational Education and Rehabilitation, 1035 Outer Park Drive, Springfield, Illinois 62706 (No price given)

EDRS PRICE MF-$0.83 HC-$8.69 Plus Postage
DESCRIPTORS *Annotated Bibliographies; *Consumer Education; Educational Games; Home Economics Education; *Homemaking Education; *Instructional Materials; Learning Activities; Low Ability Students; Reading Level; *Reading Materials; Resource Guides; Resource Materials; Secondary Education; Simulation; Teacher Developed Materials

ABSTRACT

The volume contains instructional materials for high school consumer education classes. The materials were produced at a workshop and were designed to introduce excitement and enjoyment in the learning process and to serve the slow reader. The first section contains an introduction to simulations and games in consumer education and descriptions of teaching techniques developed in the workshop. The second section begins with a statement of consumer education and the literacy Problem and continues with a 191-item annotated bibliography (with subject index) of low reading level materials. The annotations include grade level, cost, length, source, and comments about contents. The remainder of the volume provides examples of low reading level materials with suggestions for classroom use, produced by teachers in the workshop. The selections include stories, skits, essays, letters, poetry, and textbook style prose. The authors tried to make the writing concrete and personal, adult in interest but simple in sentence structure and vocabulary at a third to fifth grade reading level. Participants at the workshop are listed and their names also accompany their contributions throughout the volume. (Author/MS)

Documents acquired by ERIC include many informal unpublished materials not available from other sources. ERIC makes every effort to obtain the best copy available. Nevertheless, items of marginal reproducibility are often encountered and this affects the quality of the microfiche and hardcopy reproductions ERIC makes available via the ERIC Document Reproduction Service (EDRS). EDRS is not responsible for the quality of the original document. Reproductions supplied by EDRS are the best that can be made from the original.

ED117541

JAN 29 1976 CE

TEACHING AIDS
for
CONSUMER and HOMEMAKING PROGRAMS

U S DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

THIS DOCUMENT HAS BEEN REPRODUCED EXACTLY AS RECEIVED FROM THE PERSON OR ORGANIZATION ORIGINATING IT. POINTS OF VIEW OR OPINIONS STATED DO NOT NECESSARILY REPRESENT OFFICIAL NATIONAL INSTITUTE OF EDUCATION POSITION OR POLICY

Developed by

Hazel Taylor Spitze and Graduate Students

Division of Home Economics Education

University of Illinois, Urbana-Champaign Campus

Published under contract #SPF-A2-133 with the
Division of Vocational-Technical Education
Board of Vocational Education and Rehabilitation
Springfield, Illinois

1972

CE006248

TEACHING AIDS

FOR

CONSUMER AND HOMEMAKING PROGRAMS

Developed by

Hazel Taylor Spitze and Graduate Students
Division of Home Economics Education
Department of Vocational-Technical Education
College of Education
University of Illinois, Urbana-Champaign Campus

1972

Pages 1 through 54 and 55 through 104 were originally published as Volume XV, Numbers 1 and 2 of the ILLINOIS TEACHER FOR CONTEMPORARY ROLES, a publication of the Division of Home Economics Education, Department of Vocational-Technical Education, University of Illinois, Urbana-Champaign Campus.

The development of materials found on pages 55 through 136 was assisted in part by contract PDC-A2-010 with the Division of Vocational and Technical Education, Board of Vocational Education and Rehabilitation, Springfield, Illinois.

Additional copies are available through the Special Programs Unit, Division of Vocational and Technical Education, Board of Vocational Education and Rehabilitation, 1035 Outer Park Drive, Springfield, Illinois 62706.

TABLE OF CONTENTS

	Page
Foreword	v
Members of Workshop	vi
Simulations and Games in Consumer Education -- *Hazel Taylor Spitze.*	1
For Rent -- *Billye Griswold*	9
The Credit Game -- *Kay Caragher*	11
Borrowers' Dilemma -- *Nancy DeWitt.*	17
The Quest for Credit -- *Mary Beth Manning*	19
The Cost of Being a Senior -- *Mary Beth Manning*	21
The Game of Success -- *Kathryn McCormick.*	28
Planning for Next Year -- *Carolyn Wax and Karen Rutherford.*	34
Shopping Spree--A Decision Game -- *Billye Griswold.*	40
Pollution--Here! -- *Janet Tracy*	43
Automobile Card Bingo -- *Ruth Freel*	44
Judging Ready-to-Wear -- *Paula Conder*	50
Map a Calorie Route -- *Jo Ann Greenman.*	52
Consumer Complaints -- *Marie Vosicky.*	54
Consumer Education and the Literacy Problem -- *Hazel Taylor Spitze.*	55
Bibliography of Low Reading Level Materials in Consumer Education -- *Gail VanderJagt*	59
Home in a Mobile Home -- *Nancy DeWitt*	87
Jimmy Shops for His First Car -- *Florida Morris*	92
Broke Again! -- *Ruth Freel.*	98
No Shoes for Tammy -- *Mary Beth Manning*	100
Free (?) Encyclopedias -- *Kay Caragher.*	102
Round and Round -- *Billye Griswold.*	103
Jimmy Buys a Used Car -- *Florida Morris*	105
Big Troubles with a Credit Card -- *Florida Morris*	108
Oh, Those Impulse Buying Blues! -- *Ruth Freel*	112
A Bait-and-Switch Camera Sale -- *Paula Conder*	117
Easy (?) Entertaining -- *Jo Ann Greenman.*	119
Sale Items Not Returnable -- *Nancy DeWitt*	123
Parties for Pennies -- *Kathryn McCormick.*	125
The Case of the Unreceived Outfit -- *Kay Caragher*	126

Table of Contents (continued)

	Page
The Case of the Hot Oven Door -- *Billye Griswold*	127
Barb's Dress to Doll Dress -- *Kathryn McCormick*	129
Letter from a Sunburned Friend -- *Mary Stoddart*	130
Susan Buys a Birthday Present -- *Paula Conder*	131
Pushy Salesman -- *Mary Beth Manning*	134
Free Magazines But-- -- *Mary Beth Manning*	137
Story of a Dress with a Double Life -- *Marie Vosicky*	138
So You Want to Buy a Rug! -- *Janet Tracy*	141
Pilot -- *K. Pauline Walters*	143
Jan Goes to Camp -- *K. Pauline Walters*	145

FOREWORD

This volume is an attempt to share with the teachers of Illinois the results of a consumer education workshop held in the summer of 1971 under the co-sponsorship of the Division of Home Economics Education, University of Illinois, and the Division of Vocational and Technical Education, Board of Vocational Education and Rehabilitation, State of Illinois. Much of the content has been previously published in the ILLINOIS TEACHER, Vol. XV, Nos. 1 and 2, but it was felt that having it all in one cover would be an added benefit.

We had two main purposes for the workshop. We wanted to increase teachers' enthusiasm and competence in teaching consumer education and their awareness of the problem many students have in reading the materials usually assigned in high school classes. And we wanted to produce some materials that they could use in their classes to introduce excitement and enjoyment in the learning process and to serve the slow reader.

The first section contains an introduction to "Simulations and Games in Consumer Education" and descriptions of a dozen or so techniques developed in the workshop.

The second section begins with a statement of "Consumer Education and the Literacy Problem" and continues with an extensive, annotated bibliography of low reading level materials in consumer education, prepared by Gail VanderJagt, graduate assistant, who wrote over 500 letters to organizations, agencies, businesses, publishers, and anyone else that sounded like a "lead," as she searched the country for these materials. Her annotations include her analysis of the grade level, cost, length, source, and comments about contents. She also included a subject index.

The remainder of the volume is examples of low reading level materials produced in the workshop. Each teacher chose her own subject and format and prepared pieces to use in her own classroom. The selections include stories, skits, essays, letters, poetry, and text-book style prose. The authors tried to make the writing concrete and personal, adult in interest but simple in sentence structure and vocabulary. Most aimed for 3-5 grade reading level.

The members of the Workshop are listed below and their names also accompany their contributions throughout the volume. The Workshop was directed by Hazel Taylor Spitze, and consultants included the following: Howard Kaufman, Chief of the Consumer Fraud Division of the Illinois Attorney General's Office; Mrs. Ola Lippe, Casework Supervisor of the Champaign County Department of Public Aid; Dean Emerson Cammack of the University of Illinois College of Commerce; Professor Wesley Seitz of the University of Illinois Department of Agricultural Economics; Miss Catherine Carter and Miss Betty Jo Hill of the Division of Vocational and Technical Education, Illinois Board of Vocational Education and Rehabilitation; and Professor William Powell, University of Illinois reading specialist in the Department of Elementary Education, who reviewed all the materials produced in the workshop and made valuable suggestions for revisions. We are indebted to Dick Hofstrand for most of the photographs and to Janet Tracy for most of the illustrations.

MEMBERS OF THE WORKSHOP

Name	Home Address and School
Kay Caragher	222 E. Fernwood, Morton, IL (Academy of Our Lady Peoria)
Paula Conder	Rt. 1, Oakwood, IL 61858 (South View Jr. High, Danville, IL)
Nancy DeWitt	19 Salem Road, Urbana, IL 61801
Ruth Freel	41 E. Dunstable Rd., Nashua, NH 03060 (Nashua Sr. High)
Jo Ann Greenman	311 N. Main, Herscher, IL 60941
Billye Griswold	264 South Main, White Hall, IL 62092 (C.C.U.H.S., Carrollton)
Mary Beth Manning	Box 95, Roadhouse, IL 62082 (North Greene H.S.)
Kathryn McCormick	Box 892, Tolono, IL 61880 (Tuscola H.S.)
Florida Morris	710 Oak St., Danville, IL 61832 (Danville Jr. College)
Jerry Schoenike EPDA Fellow, U. of Ill.	Sheybogan, WIS
Mary A. Stoddart	P.O. Box 35, Rt. 1, Urbana, IL 61801 (South View Jr. High, Danville, IL)
Janet Tracy	1706 W. White, Champaign, IL 61820
Gail VanderJagt	1005 S. Oak St., Champaign, IL 61820
Marie Vosicky	194 Olmstead Rd., Argo, IL 60501 (Argo Comm. H.S.)
Katharine Walters	R. 2, Danville, IL 61832 (Wescove Christian High)
Patti Wylie	1523 Lincolnshire, Apt. 6, Champaign, IL 61820

SIMULATIONS AND GAMES IN CONSUMER EDUCATION

Hazel Taylor Spitze

In an earlier statement,[1] I have suggested that teaching techniques may be classified according to the principle of reality into three categories: real life situations, simulations of reality, and abstractions from reality. And I have expressed the opinion that teaching effectiveness decreases as we move away from reality. In a portion of that statement entitled "Individualizing Instruction with a 'Happening' in Consumer Education," I have suggested many examples of real life situations of reality which may be utilized in a heterogeneous class.

The members of the 1971 Workshop in Consumer Education at the University of Illinois were challenged to create new techniques with which to attract students' interest and to make more effective the teaching of principles of importance to consumers. Many of these "creations" were games and various kinds of simulations, some of which we want to share in this issue of the *Illinois Teacher*.

Why did these teachers believe that simulations and games would be more effective than the traditional lecture-recitation-review-exam approach to consumer education? How does one make decisions about *how* to teach? We submit the following as possible guidelines in answering these questions.

SOME CHARACTERISTICS OF AN OPTIMUM LEARNING SITUATION

1. All students are actively participating.
2. All students are mentally and emotionally involved.
3. Concrete experiences are used to demonstrate the abstract principles to be taught. The situation is real or as near to reality as possible.
4. Students are enjoying the learning.
5. Students are growing in self-esteem as well as knowledge.
6. Students are *thinking*, reflectively and creatively.
7. Students are having *success* experiences.
8. Students are learning how to learn on their own.
9. Students are seeing usefulness in the learning.

---

[1]Spitze, Hazel Taylor, *Choosing Techniques for Teaching and Learning*. Home Economics Education Association, National Education Association, 1970. 40 pp.

10. Students have a part in planning the activities.

11. Students and teacher are seeing themselves as *partners* in learning.

Of course, the choice of technique is not the first step in any teacher's preparation. It is, it seems to me, the *third* step and follows his careful determination, in cooperation with the students, of the *objectives* of the program, and his rational assessment of the *content* needed to meet those objectives.

There are many ways to state objectives, of course. Some people like to make them so specific that the behavior showing that the objective has been met can be observed today, and so involved that the content, method, and means of evaluation (in other words, the whole process of education) is included. Others insist that this practice puts excessive emphasis on the cognitive to the exclusion of the affective objectives, and that it tends to stress trivialities that are easy to measure and observe and to give undue weight to the lower levels of cognition. It seems reasonable to me that a teacher and his students might develop a set of global objectives in all three domains (cognitive, affective, and psychomotor) for a total program and to add sub-objectives of a more specific nature for daily lessons or other short units.

A possible set of such long range objectives which teacher and students might develop together could be to help students:

1. become aware of the choices they must make as consumers.

2. make consumer decisions which have lasting satisfaction for them.

3. develop a reasonable level of confidence in their own ability to make decisions.

4. gain ability to use their resources to achieve a level of living which they deem desirable.

5. develop a set of skills which will extend their present resources.

6. value cooperation in the use of resources.

7. value an unpolluted environment.

8. understand the effect of individual consumer decisions on the quality of the environment.

9. gain increased knowledge regarding some products and services consumers use.

10. gain skill in asking questions and obtaining dependable information.

11. recognize the effect of consumer decisions upon family relationships.

It is easy to see that the content needed to meet such a set of objectives is quite different from that which would be needed to teach a "unit on buymanship." One of the teachers commented that her most valuable learning during the Workshop was that consumer education was much broader than buymanship. The usual questions of where to buy, how to buy, when to buy, and how much to buy sometimes seem less important than *whether* to buy. In earlier times because of Depression or War we have often heard

Use it up
Wear it out
Make it do
Do without.

Now, for a very different reason, that is, the preservation of our environment, we may need to chant the slogan again.

In choosing content for any set of objectives, we need, of course, to identify the *principles* needed, that is, the factual relationships that must be understood. The following are some basic principles of consumer education which would be relevant to the objectives suggested above.

1. All consumers have choices to make.
2. Individual consumer decisions affect the level of living possible on a given income.
3. Family resources affect consumer decisions.
4. Resources are often interchangeable, e.g., time and skill for money, or community-provided resources for private resources.
5. Information about alternatives affects choices.
6. Price is not a dependable guide to quality.
7. Buying on credit increases the cost of consumer goods and services.
8. Cost of credit varies with credit source.
9. Planning affects spending.
10. Planning affects consumer satisfaction.
11. Planning each purchase in relation to total family needs affects family harmony.
12. Investigating a variety of market sources before making a consumer decision affects satisfaction with purchases.

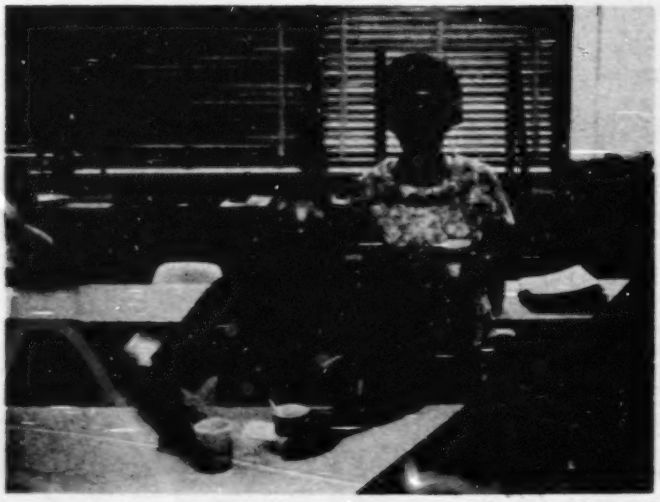
13. Keeping financial records affects planning for future spending.

14. If all who are affected by a decision participate in making it, the decision is more likely to be implemented.

15. Individual consumer decisions affect the quality of environment for all.

Consumer education, thus broadly conceived, includes knowledge about all of the goods and services we consume, as well as principles of decision making and of human and environmental relationships. Hence, it could be a focus for a comprehensive course in home economics at any level.

On the last day we had a "smashing coffee break" complete with fruit bowl. The photographer apologizes for having cut off our heads!



We had one male, Jerry Schoenike, who audited the course "to learn more about home economics education," and one out-of-state home economics teacher, Ruth Freel, city supervisor from Nashua, N. H. They pose here, in American Gothic fashion, during "intermission." These intermissions were a definite part of the curriculum.

Each member of the Workshop chose her own objectives, defined the needed content, and then developed new strategies for teaching it. Class time was used to gain new knowledge from consultants and each other, to get inspiration, to view video tapes, to participate in discussions and small group work, to examine resources on display, to share news and consumer complaints, and to try out techniques. A field trip to the local recycling warehouse, where paper and glass are collected, and to the sewage treatment plant gave Workshoppers new insights into the pollution problem.

One teacher, Marie Vosicky, offered suggestions on "how to acquire teaching supplements without dipping into your school budget." In briefer language, she called her technique "begging" and she reported on ways in which she obtained from businesses and industries "valuable teaching aids which they would have thrown away" and offers of consultative help. She visits florists, card shops, department stores, etc., and secures craft materials, vases, flowers, ribbons, wrapping paper, wall paper sample books, fabric remnants, rug and upholstery samples and the like. One of her most valuable acquisitions is a box of garments that were "seconds" which students examine and locate the flaw, then discuss whether it would still be usable. In these days of reduced budgets, teachers were glad to have her suggestions.

The simulations and games the teachers developed are adaptable to many situations and may serve to generate new ideas from those who use them. In the Workshop each new technique seemed to stimulate others from fellow members.

The following is one of the simulations, provided by the Director, which was tried out during the Workshop. Titled "Which House Would You Buy?" it is a simulation designed to teach the principle that *information about alternatives affects choices*. The vehicle used to require the decision and to teach the principle could as easily have been cars or other consumer goods. Each student was given a mimeographed sheet (see Exhibit A, page 6), and magazine photographs of the houses were passed around for all to see. (Or they could be placed on bulletin boards or shown on an opaque projector.)

Each student was then given an opportunity to ask the teacher *privately* a given number of questions about the houses to secure additional information. Other students did not hear these questions or the answers. The information from which the teacher answered these questions is given in Exhibit B (page 8). It was assumed that no particular problems, other than those listed, were present in the houses.

After a specified length of time, each student voted by secret ballot on which house she would buy. Then the teacher revealed all the additional information and asked if any student wished to change her vote. There is no "right" answer, of course, since values enter in, but the point of the principle, that information about alternatives affects choices, usually becomes quite clear. The part that values play can also be stressed when, for example, one student says, "I'd take House C

even if it *is* near a tavern and has no clear title because it's the only one with space for me to keep my horse."

Exhibit A

Consumer Decisions: Which House Would You Buy?

Problem: In ___ minutes each person (or team) must vote on which of the six houses (to be shown) he would buy.

Information about *all* six houses:

They are all about the same price.
They all have adequate living space for your needs and all have about the same amount of space.
They all have central heating, with operating furnaces.
They are all two-story.

Information about individual houses: (Illustrations by Janet Tracy)

House A:

Brick and glass exterior
Large lot with trees
Age 20 years
Air conditioned
No basement (first floor partly below ground)
Near a good school
Attached double garage
Two fireplaces
Carpeting and draperies included

House B:

Exterior mostly stone
On city bus line
Age 3 years
Carport in rear
Large corner lot 100 x 200
Carpeting and draperies included
Built-in kitchen appliances
Air conditioned
Basement

House C:

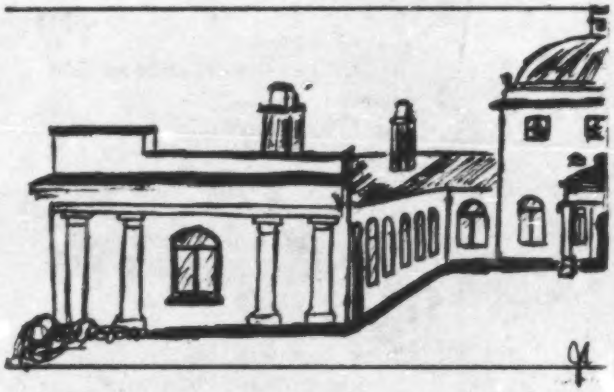
Located on 3 acres in country (10 miles from town)
Includes basement apartment for rental income
Detached single garage in rear
Semi-finished room in attic
Age 40 years
Frame exterior (painted)

House D:

Near shopping center, schools, churches, and public transportation
Recently repainted outside, redecorated inside, remodeled kitchen
Carpeting and draperies included
Age 35 years
New furnace
Lot 85 x 150
Frame exterior
Detached single garage with efficiency apartment over it
Basement

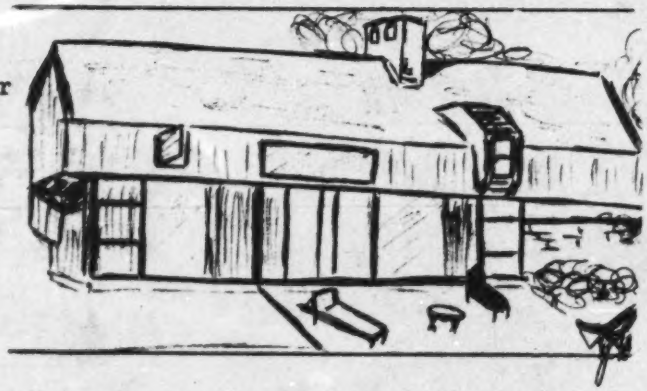
House E:

Exterior is concrete block and stucco, recently repainted
Lot 100 x 150
Old servants' quarters converted to double garage and large recreation room
No basement
Age 50 years
Convenient to schools, shopping, etc.
Modernized kitchen
Carpeting and draperies included



House F:

Frame and brick exterior
Age 2 years
Lovely patio in rear
Air conditioned
Lot 65 x 150
Landscaping outstanding
Attached double garage
No basement



If you need additional information, you may formulate questions, tell where you would go for dependable answers, and teacher or resource person will provide help. You may ask two questions each time the resource person comes around to your table. Your questions may pertain to any or all of the houses. Have your questions written out *and* indicate (also in writing with the question) where you would go for a dependable answer to that question.

Be ready to vote on which house you would buy in ___ minutes.

Exhibit B

Consumer Decisions in Housing

Additional information about houses
for teacher or resource persons.

All Houses: No termite damage except F
Air conditioning in A, B, and F only
Utility bills reasonable except E
All insulated except E
All have modern, adequate electrical systems, except E
Roof ok except A and D
Neighborhood no problem except as noted for C and D
All have clear titles except C
Taxes reasonable except C
Drainage satisfactory and no water problems except A
School adequate
No financing problem

House A: Drainage unsatisfactory
First floor gets covered with water every time it rains
Needs new roof

House B: No unusual problems

House C: Busy highway in front and driveway, at steep angle, makes hazard in entering highway
Railroad near back of lot
Tavern that attracts troublesome characters down road about 1/4 mile

House C (cont'd)

No clear title
Taxes high because was part of very productive farm and has not been reassessed

House D: Foundation has deteriorated and house is tilting a little
Roof leaks
All old houses in neighborhood and no other has been refurbished

House E: This house was built without insulation and it takes a mint of money to heat it
Electrical system has not been updated and is insufficient for modern appliances, etc.

House F: This house was not protected from termites and was attacked almost as soon as completed. Condition serious and worsening.

FOR RENT

A Lesson Plan Involving a Simulation of Families Choosing Rental Housing

Billye Griswold

Objectives: To help students realize what factors cause rent to vary, to become familiar with a lease, and to identify factors which affect family choices in location and types of housing.

Equipment needed: Newspaper ads for rental property and doll houses or cardboard boxes to represent houses, apartments, mobile homes, churches, schools, shopping centers, recreation areas, etc. (Or, better, some pages from a realtor's book of rental housing, with photographs and descriptions.)

Content: The choice of housing is influenced by the values, interests, and needs of family members.

The location of housing in relation to work, shopping centers, schools, etc., affects consumer decisions.

Housing needs and choices differ among families and within the same family at different stages of the life cycle.

Leases, which are contracts between landlords and tenants, vary in their specifications as to length of tenancy required, amount of rental, and responsibilities of both parties.

Technique: Let each student draw a slip of paper designating the role that he will play and have "families" assemble in groups. Give each family a card with information about itself, e.g. amount allotted for rent in family budget, certain relevant values such as desire for large yard or proximity to school, ages of family members, limitations such as whether they can climb stairs, whether they have a car or furniture or pets.

Arrange the room suitably to display the rental housing and other property. With each rental unit, provide information as to whether it is furnished, amount of rental, number of rooms and amount of storage, whether children and pets are allowed, whether lease is required, etc. If lease is required, provide a copy of the lease renters are asked to sign.

Allow a certain time for families to make their choices and rent the property. No two families can decide on the same property, so a sign-up sheet will be needed with all properties listed.

When all families have decided where to rent, each reports to the rest of the class why they made the choice they did, how they resolved disagreements within the family, if any, and answers questions from anyone who wishes to ask, including the teacher.

If desired, some class members could play landlord roles and try to persuade the potential tenants to choose their property. In that case, the learning for those students would be different, since they would not be making the housing decision.

Assignment: Have students list the things about their present home that they like and dislike, in order of importance to them. Have them note which list is longer, which list contains the feature that is of greatest importance to them, and which of the disliked features could be changed and at what cost. Have them read the checklist for renting or buying housing on pp. 324-5 in *Consumer Economics Principles and Problems* by Wilhelms and Heimerl, and see whether they would add or subtract anything from this list in making their own decisions. Or, students could formulate their own checklist and then compare with the reference.

THE CREDIT GAME

Kay Caragher

This game is designed to provide simulated experience in the use of credit and the opportunity to learn the differences in some of the common credit sources. Two to six players or teams can play the game, and additional students can represent the lending agencies.

Each Player is given $250 (play money is useful here) with the explanation that this is what he had left from his monthly check after paying for housing, food, transportation, and insurance. With this amount he *must* buy the rest of the necessities and he *may* buy the luxuries. Examples of each are found on the Board in different colored squares. (See page 12 for contents of these squares.)

The Player nearest to the START square begins and each in turn throws dice and moves that number of squares on the Board. If he lands on a red square, he *must* buy the item and record it on his Purchases sheet. If he lands on a green square, he *may* purchase the item if he wishes; if so, he records it on his Purchases sheet (see page 16). He may pay cash or use credit. Representatives of the credit agencies explain the cost of their loans.

If Player lands on one of the three gray PAY squares or one of the four yellow CHANCE squares (see page 12), he must draw a card from the respective stacks and do what the card says. He then places the card on the bottom of the stack.

If Player obtains a loan, he must sign a contract with the lender and record on his PAYMENT RECORD sheet (see page 16). In each trip around the Board, he must make whatever payments are due. (Monthly payment

charts from a mail order catalog may be used here to determine amounts.)

Each trip around the Board represents one month and the Player receives $250 each time he begins a new trip.

The Winner is the one who has the most assets at the end of a designated number of rounds, e.g. 12 to represent a year. Assets consist of the *cash* price of items purchased plus cash on hand, minus any outstanding debts. If Player has insufficient cash to cover debt, he must allow the Board to "repossess" the item and lose his equity.

THE CREDIT GAME: CONTENTS OF BOARD

RED SQUARES		GREEN SQUARES	
Women's Shoes	$ 11.00	Purse	$ 8.00
Chest of Drawers	84.95	Hand Mixer	14.75
Dress	17.98	Air Conditioner	114.95
Men's Shoes	19.95	Stereo	129.95
Dryer	209.95	Iron	15.75
Dress	12.98	Dish Washer	179.95
Men's Slacks	10.95	Television	349.95
Women's Coat	39.95	Watch	16.75
Chair	44.95	Can Opener	21.95
Sofa	94.95	Skirt	7.95
Dishes	18.98	Hair Dryer	17.75
Vacuum Cleaner	39.95	Blender	22.95
Washing Machine	154.95	Toaster	11.75
Man's Jacket	19.90	Percolator	16.75
Range	279.95	Scarf	4.00
Bed Frame, Mattress, and Springs	210.95		
Shirt	5.95		
Table and Chairs	99.95		
Refrigerator	234.95		

CHANCE CARDS
(Stack also includes four blank cards)

You won $10 in a drawing. Collect this amount.

Yesterday was your birthday. You received $5 as a gift. Collect this amount.

You received a $20 a month raise. Collect $20 each time you pass start for the rest of the game.

You were sick and missed one week of work. Collect only $190 next time you pass start.

You got a $20 Christmas bonus at work. Collect this amount.

Last week you received $10 for a wedding anniversary gift. Collect this amount.

You received a $5 bonus at work. Collect this amount.

Yesterday was your birthday. You received $10 from your mother. Collect this amount.

You are customer of the month at the department store where you have your charge account. You received $5. Collect this amount.

You received a $20 a month raise. Collect $20 each time you pass start for the rest of the game.

You received a $10 reward for returning to the owner a dog which you found. Collect this amount.

One of the members of your family got a part time job at the department store. Collect $120 next time you pass start.

PAY CARDS

(Stack also includes three blank cards.)

Your family decided you were charging too much. Close all your accounts. Pay all debts.

You lost $100 today. Pay this amount to the bank.

You are moving. Pay $100 moving charges to the bank.

You lost $5 today. Pay this amount to the bank.

You lost your department store charge card. Someone charged on it. Pay maximum $50 to the bank.

You lost your Bank Americard. Someone charged on it. Pay maximum $50 to the bank.

Close all your charge accounts. Pay amount due on them.

You lost $10 today. Pay this amount to the bank.

BANK LOAN CONTRACT

I hereby apply for a loan of $_____ for ___ months.

Name: _____

Address: _____

Total Cash Purchase Price $_____

Finance Charge _____

Total Time Balance $_____

The time balance stated above of $_____ is payable in ___ consecutive monthly installments of $_____ each. Each monthly installment of $_____ will be paid the first day of each month. Finance charge is 15% annually.

Witness _____ Purchaser _____

Bank Officer _____ Address _____

CREDIT UNION LOAN CONTRACT

I hereby apply for a loan of $_____ for ___ months.

Name: _____

Address: _____

Amount of Loan $_____

Finance Charge _____

Total Time Balance $_____

The time balance stated above of $_____ is payable in ___ consecutive monthly installments of $_____ each. Each monthly installment of $_____ will be paid the first day of each month. Finance charge is 1% per month or 12% annually.

Witness _____ Purchaser _____

Union Officer _____ Address _____

FINANCE COMPANY LOAN CONTRACT

I hereby apply for a loan of $_____ for ___ months.

Name: _____

Address: _____

Total Cash Purchase Price $_____

Finance Charge _____

Total Time Balance $_____

The time balance stated above of $_____ is payable in ___ consecutive monthly installments of $_____ each. Each monthly installment of $_____ will be paid the first day of each month. Finance charge is 40% annually.

Witness_____ Purchaser_____

Company Officer_____ Address_____

DEPARTMENT STORE CREDIT CONTRACT

Item Purchased	Cost
_____	$_____
_____	_____
_____	_____
_____	_____
_____	_____
Total Cost	$_____
Finance Charge	_____
Total Time Balance	$_____

Purchaser agrees to pay the Total Time Balance in ___ installments of $_____ each on the first day of each month until paid in full. Finance charge is 1 1/2% per month or 18% annually.

Witness_____ Purchaser_____

Credit Authorizer_____ Address_____

PAYMENT RECORD SHEET

Item Purchased	Total Cost	Amount of Monthly Payment	Months to Pay (Circle When Paid) 1	2	3	4	5	6	7	8	9	10	11	12

SCORE SHEET

Item Purchased	Cash Price	Firance Charge: Dept. Store	Bank Loan	Finance Co. Loan	Credit Union Loan	TOTAL COST
Total						
Cash on Hand						
Grand Total						
Debts Outstanding						
TOTAL ASSETS		This figure determines winner.				

BORROWERS' DILEMMA

Nancy DeWitt

This simulation, planned in two stages, can help students gain a "feel" for a lending agency and also for the borrower, as well as some knowledge of procedures for securing loans, rates of interest, etc.

In the first stage, each student draws a card assigning him to represent a lending agency, such as bank, credit union, finance company, pawnbroker, savings and loan association, department store credit department, or insurance company. Student prepares a "commercial" for his agency by using references provided and working with other students who represent the same agency. This "commercial," designed to persuade borrowers to use his agency, may be presented live, tape recorded as a radio simulation or prepared as a poster or newspaper ad. The representatives also prepare to answer any questions about their agency which may be asked by borrowers.

In preparing for the first stage, the lenders should have answers for the following questions:

Who can borrow?
What is the usual cost of $100 for one year?
What is the range of interest charges and why do they vary?
What are the minimum and maximum loans allowed?
Is collateral required?
Is a co-signer required?
What is the repayment method?
For what purposes can borrowers obtain loans?
What happens if borrower defaults?

In the second stage, each student plays a borrower role depicted on a card which he draws from another, differently colored, stack. These cards describe his credit needs and his situation, such as credit rating and income. Some examples are shown on page 18.

Each student "shops" at all the agencies, studies their commercials and asks questions, then decides where he can best obtain the needed loan. During the first part of this period, half the class can be at their posts as representatives of credit agencies to answer borrowers' questions, while the other half shops, then they can switch positions so that everyone has a chance to get his questions answered. Borrowers, perhaps working in groups or "families," could develop a set of questions to ask lenders as they shop.

A summarizing session, which might be a third stage, if periods are short, would have each person explain his decision and his reasons. The teacher could raise questions and pose additional problems as needed to further the objectives. Students might be given a chance to change their decision if new information warrants.

Evaluation of learnings from the simulation might be secured by having students react later to a series of case situations in which money was borrowed and they agree or disagree with the borrowers's decision and tell why.

Examples of "Credit Needs Cards"

YOUR FOUR CHILDREN NEED SUPPLIES FOR THE FALL TERM AT SCHOOL. THE TOTAL COST OF THE BOOKS, ETC., WILL COME TO $125. YOU MAKE $120 A WEEK. YOU HAVE NO MONEY SAVED FOR THIS AND HAVE OTHER BILLS TO THINK OF. WHERE WILL YOU BORROW THE MONEY?	YOU HAVE JUST MOVED INTO A NEW UNFURNISHED APARTMENT AND NEED TO PURCHASE A STOVE AND REFRIGERATOR THAT TOGETHER COST $600. YOUR YEARLY TAKE-HOME WAGES ARE $6500. WHERE WILL YOU BORROW THE MONEY?
YOU HAVE ONLY BEEN MARRIED A SHORT TIME. YOUR WIFE CAN'T DRIVE YOUR CAR AND YOU HAVE DECIDED TO BUY A NEW ONE. THE NEW CAR COST $3200. THE TAKE-HOME PAY BETWEEN THE TWO OF YOU IS $750 A MONTH. YOU HAVE NO MONEY FOR A DOWNPAYMENT, BUT YOU ARE GOING TO TRADE YOUR OLD CAR IN. WHERE WILL YOU BORROW THE MONEY?	YOUR FAMILY HAS DECIDED TO BUY A NEW COLOR T.V. THE COST OF THE T.V. IS $475. YOUR TAKE-HOME PAY EACH WEEK IS $175. WHERE WILL YOU BORROW THE MONEY?
YOUR FURNACE JUST WENT OUT. THE ESTIMATE FOR ITS REPLACEMENT WILL BE $600. YOU NEED THE FURNACE. IT'S WINTER TIME. YOUR YEARLY INCOME IS AROUND $5000. YOU ARE CONSIDERED A POOR CREDIT RISK. WHERE WILL YOU BORROW THE MONEY?	YOU ARE LOW ON CASH AND YOUR WIFE IS PREGNANT. BECAUSE OF THE PREGNANCY, YOUR WIFE IS NOT WORKING. THE BILL FOR THE DOCTOR WILL BE $700. YOU HAVE NO MONEY SAVED AND THE MONTHLY INCOME IS NOW $400. WHERE WILL YOU BORROW THE MONEY?
YOU HAVE HAD UNEXPECTED MEDICAL EXPENSES. THE LOCAL CLINIC BILL HAS COME TO $300 AND THEY DO NOT HAVE A CREDIT PLAN. THEY WANT THEIR MONEY WITHIN THE MONTH. YOU HAVE A SALARY OF $125 A WEEK. YOU ALSO HAVE OTHER BILLS TO THINK OF. WHERE WILL YOU BORROW THE MONEY?	YOU HAVE OUTSTANDING BILLS THAT TOTAL OVER $400. THE ELECTRIC COMPANY AND OTHERS ARE THREATENING. YOU NEED MONEY FAST. YOUR INCOME IS $350 A MONTH. WHERE CAN YOU BORROW THE MONEY YOU NEED?
A RECENT WIND STORM DAMAGED THE ROOF OF YOUR HOUSE AND A NEW ROOF IS NECESSARY AT ONCE. THE COST OF THE NEW ROOF WILL BE $300. YOU MAKE $300 A MONTH. YOU ARE CONSIDERED A POOR CREDIT RISK BY THE BANK. WHERE WILL YOU BORROW THE MONEY?	YOU ARE A TEENAGER WITH A PART-TIME JOB AFTER SCHOOL EARNING $20 A WEEK. YOU HAVE DECIDED TO BUY A USED CAR. THE PRICE OF THE CAR IS $450. WHERE WILL YOU BORROW THE MONEY? YOU *ONLY* HAVE $100 SAVED.

THE QUEST FOR CREDIT

Mary Beth Manning

This slightly different simulation has the same objectives as the previous one but introduces a couple of new ideas. Roles of lending agency representatives are assumed by some students, of credit counselors by others, and of borrowers by the remaining students.

Borrowers are divided into three families with specified characteristics.

Family A: Father has been laid off his job and they need $500 for current expenses. He hopes the lay-off is quite temporary. He has worked for a small tool company for ten years and is a member of its credit union.

Family B: Father is self-employed. They want the $500 loan to make some home improvements. He is a member of a credit union sponsored by his lodge.

Family C: Father has a position with a large, well-established firm. He has worked for the company for 15 years and has a position of responsibility, although not an executive position. They want the $500 loan to take a vacation trip.

Each family goes to each of three credit agencies to inquire about a possible loan: bank, credit union, and finance company. Classroom is set up to allow privacy for the interviews as in real lending agencies. Lenders ask the following questions during the interviews:

How long have you lived where you now live?
Do you have a steady job?
How much do you earn?
Do you have any unpaid bills? If so, how much?
Do you have money borrowed from anyone? If so, how much?
Do you own your home? How much do you owe on it?
Do you own a car? If so, is it fully paid for?
Do you have other sources of income besides your job?
Why do you want to borrow the money?
What do you have as collateral?
Whom would you ask if a co-signer is needed?
What three people could serve as references for you?

After the three interviews, the family makes a tentative decision about the best place to borrow and then goes to the Credit Counselor to discuss this decision. (Teacher may offer suggestions as to where credit counselors are available in local community.) Credit Counselor is informed regarding all lending agencies and answers borrowers' questions, and he may ask additional questions to stimulate borrowers' thinking, but he does not make recommendations. Family reconsiders decision and

makes final choice, goes to chosen agency and arranges for loan, fills out appropriate applications, signs contract, discusses repayment plan, etc.

The teacher may guide a summarizing discussion with such questions as:

What are the possible sources of consumer credit?
How do the costs of credit vary with the source?
Why do individuals and families use consumer credit?
What is a credit rating?
What are some questions a lender may ask before granting credit?
What are a consumer's responsibilities in using credit?
Does the lender have responsibilities in granting credit? If so, what are they?
How does consumer credit contribute to an individual's or family's happiness and security?
What is the value of using the services of credit counselors?
Why is it important to shop for credit?

Ruth Freel offered advice to the food shopper in this bulletin board display.

THE COST OF BEING A SENIOR
An Example of the In-Basket Technique

Mary Beth Manning

Objectives:

The student comprehends the concept of money management.

The student understands that one consumer choice affects another, and one's satisfaction.

The student will increase his ability to make decisions with lasting satisfaction.

The student comprehends the costs of the senior year in high school and the decisions he has to make as a senior.

Content:

Planning affects spending.

Consumer decisions affect each other.

Satisfaction with decisions is influenced by knowledge of alternatives.

Records of past spending affect planning for future spending.

Technique:

The following In-Basket Technique would offer experience in making decisions and recording earnings and expenses. The class will arrive at a form for keeping records and plan their future spending. This is a beginning lesson, and will cover a few minutes of class time each day for two weeks. It will take all of the period on the first and tenth days.

The lesson is introduced by the teacher as follows:

"We are going to investigate, 'The Cost of Being a Senior'. Probably most of you have heard Seniors talk about the high costs of their last year in high school. Almost every month they are needing money for typical senior expenses such as pictures, annual graduation invitations, and caps and gowns. Meeting all these expenses is difficult for many students. To help you learn what these expenses are, and how to make decisions to be ready to meet these expenses is our next learning opportunity.

"You are each to keep a written record of the hypothetical, or pretend, income you have and how you spend it. This will represent the nine months of school, but will actually be done on nine consecutive school days with a final accounting and evaluation on the tenth day. This record will serve as a basis for discussion of the satisfactions you received and for a future spending plan. You may keep the record in

any form you choose. But, it must be written and brought to class, in order that we may compare our different decisions and view the final accountings.

"Each day you are to pick up a slip from the box on the shelf marked Consumer Education. Remember each slip represents a month's typical expenses for a senior student. These are not all the expenses we can expect, but are most of the usual ones. The slips include items concerning various personal and family activities and expenses involved. In making the decisions involved, assume your own particular characteristics such as being a boy, a girl, a football player, a cheerleader, a band member, etc. If you want to be in the Senior play, assume you are in the cast. Make other similar decisions as needed.

"After you read the slip each day, we will discuss it and answer any questions. You will have to make real life decisions concerning different everyday situations in the life of a senior in high school. This should help you plan and make sensible spending choices in the future. Also, you should gain an understanding of how consumer decisions affect each other.

"Your first decision is to select a way of obtaining money from those listed on the board. As you see, there are jobs with different earnings, an allowance, and the family 'dole.' Choose the one that is realistic for you.

On the board are listed:

Work: A maximum of 18 hours a week

1. At a filling station, a store, drive-in restaurant, on a farm @ 1.60 per hour.

2. Babysitting or housework @ 1.00 per hour.

Other:

3. Receive an allowance of $5.00 a week.

4. Receive a family 'dole' as money is needed.

(Allow time for decision and writing down hours, rate, etc. Then continue.)

"You have realistically chosen how you will obtain the money you need. As you earn your money each month, record it. Remember the football player won't be able to work as much in football season, the farm worker has less to do in the winter, and the drive-in closes for vacation in January. These should show up in your earnings.

"We will assume you have worked or saved a little money this past Summer, and you may begin your records with a credit of $10."

September

21 days expenses for your lunches. The cafeteria costs 40¢ a lunch but you don't have to eat there. What are your expenses?

If you go to Sunday School and/or church, do you contribute to the collections? If so, how much?

You have beginning school supply expenses of paper, pens, pencils, notebooks. What do you buy, how much does it cost? Record.

There are two movies you want to see. Your friends are going. It will cost 90¢ each. Do you go? Take a date? Buy any snacks?

We have three football games. It will cost you 50¢ to attend if you are not a player, a cheerleader, or in the band. Do you go? One of the games is "away." It will cost 25¢ if you ride the spectator bus. Remember, the food stands are open. What are your expenses, if any?

Near the end of the month the various school clubs collect dues of 50¢ each, if you belong to any, record your expenses.

FHA has a pizza party before a football game. You have to take your own pizza. If you go, record your expenses.

Senior pictures are taken. You must pay $3 for a sitting. Record your expenses.

Did you stop at the drug store or drive-in on the way home? If so, what were your expenses?

Credit yourself with your earnings, if you have not already done so.

October

21 days of school lunch expenses. How much did you spend? Record.

The first payment on the annual is due. If you buy one, record an expense of $2.50.

There is a Homecoming Dance, tickets are $1.00 Stag and $1.75 Drag. Do you go--on a date? Any snacks afterwards? Most girls are getting new dresses, maybe shoes too. Do you? Do you make your dress? As a boy, do you need a new shirt, tie, shoes? Record any expenses involved for your particular situation.

Senior Play practice begins, after which nearly everyone goes to Ballard's Drive-In for "eats." If you are a member of the cast, do you go? You will practice five nights this month. What are your expenses, if any?

Do you make collection plate contributions at Sunday School and/or church, if you go? Record.

There are four football games this month. 50¢ each for students. Two games are "away" with bus expenses 25¢ each trip. Do you go? Buy any snacks? Record your expenses, if any.

Girls need two pair hose at $1.50 each. Do you buy them or do without?

Your "group" stops at the drug store six times this month. How many times do you stop and what do you spend?

Record your earnings.

November

20 days of school, what are your school lunch expenses?

There are two football games. Student tickets cost 50¢ each. One game is away and the bus costs 25¢. How many do you attend? Do you buy any snacks? What are your expenses?

You now need more paper, pens and pencils. How many do you buy? How much do you spend? Record.

Senior play practice is held for fifteen nights this month. Do you have any after-practice snack expenses?

The Senior play is given. Student cost 50¢. Do you go? Take a date? Do you go to Ballard's Drive-In for snacks afterwards? Record your expenses.

The Junior class is selling boxes of candy for $1. Do you buy any? If so, how many?

Record your earnings.

(Do you need any help with a form to keep your records? If so, sample forms are available at my desk or you can seek help from a fellow student. Turn in your record tomorrow so we can see how you are recording it.)

December

Just 16 days of school this month. Record your school lunch expenses.

Senior pictures arrive. If you have ordered any, your average cost will be about $50. Record your expenses, if any.

Do you buy any Christmas gifts? Make some of them? Buy on pre-Christmas sales? What are your expenses?

There are seven basketball games. Student cost 50¢ each. Three games are away and the bus costs 25¢ a trip. Do you go? Buy any

snacks? Record your expenses. After the game there is a dance. Cost 50¢ Stag and 75¢ Drag. Do you go? Take a date? Buy any snacks afterwards?

National Honor Society is selling Christmas candles. Some are $1.00 and others $1.50. Do you buy any? If so, record the amount.

The Illinois Valley Tournament is held during Christmas vacation so there is no spectator bus. We play in three different sessions, student cost 50¢ a game. If you go, do you furnish a car or help on the gas? How many nights do you attend? Are there any food costs involved? Record what you spent, if anything.

Record your month's earnings, if you have not already done so.

Any church or Sunday School gifts? If so, record.

January

21 days for school lunch expenses. Make a record of yours.

We have nine basketball games, four "away." Expenses as before. Decide whether or not you will go to any or all. Remember we are nearing the end of the semester and those English IV term papers are due. Semester exams are not far off either. Do you go? Record expenses as before.

If you go to Sunday School or church, did you make any contributions? If so, record.

The Senior class sponsors a skating party. It will cost $1.45 without your skates and $1.00 with your own skates. You had promised your mother to help her at home. Do you go? If you go, record your expenses.

Orders are taken for graduation invitations at a cost of 20¢ each; name cards are $4.00 a hundred; thank you notes are $1.00 for a box of twelve; and memory books, $3.00. Most of the students order some of each. What do you order, if anything? A downpayment of half the cost of the total order must be made at this time. Record your expenses.

FTA sponsors a Book Fair. There are many good paperback buys. Do you buy any books with such an opportunity?

Record your earnings.

February

21 school days again this month. Record your school lunch expenses.

FHA sponsors a Sweetheart Dance. Cost 75¢ Stag and $1.00 Drag. Do you go? Take a date? Do you buy any new clothes? Many of the girls are getting new dresses.

If you go to Sunday School and church, do you put anything in the collection? If so, record.

Eight basketball games this month, four of them "away." Expenses as before. How many, if any, games do you go to? Spend anything for snacks? Record expenses.

Record your earnings.

March

23 school days this month. Record your school lunch expenses.

Just two basketball games this month. They are State Tournament games away from home. Student cost 75¢ and 25¢ for the bus. Do you go? Record food costs, if any.

The final payment of $2.50 on the annual is due. If you reserved one, make the final payment.

The basketball team goes to the State Tournament as spectators. If you go, you have only to pay for transportation and food. Do you take a car? Help on expenses? What do you spend on food? Record your expenses.

The band and Science classes also have trips, but only food costs are involved. If you go, what are your expenses for lunch and snacks? Record them.

The Seniors are selling chocolate candy bars at 50¢ each. Do you buy any? How many? Record the cost.

If you made contributions to your Sunday School and/or church, record them.

Record your earnings for the month.

April

There are 20 days of school; record your lunch expenses.

Invitations, etc., order arrives. If you ordered any, pay the remaining half of their cost and record it.

The school chorus makes a contest trip. You have no expenses except for snacks. If you go, did you spend anything? Record it.

Easter is this month and you had been planning on a new outfit. Were you able to save up enough money to buy it? Or did you decide to make a dress? Record any costs involved.

Write down any contributions you made to Sunday School and/or church, if you went.

The Illinois Valley Track meet is held. It costs students 50¢. Did you go? Eat anything? No spectator bus this time. Record your expenses, if you attended.

Record your earnings.

May

Junior-Senior Banquet and Prom are held. Most of the girls are buying two dresses (one a formal costing approximately $30, the other a street length and costing an average of $20), shoes and gloves. What do you buy, if anything? Do you make one or both of your dresses? Make shoes and gloves you have do? Maybe a dye job on both? Do boys rent a tux outfit for about $15? Buy shoes? Get by with what they have; maybe a new tie and shirt? Do you take a date, buy a corsage (approximate cost, $5), provide transportation? Record expenses.

20 days of school this month. Record lunch expenses.

Caps and gowns arrive and they cost $6. Make a record of your payment.

If you send any invitations, record the postage.

Do you buy any graduation gifts for friends? Or do you all agree to forego this gesture to each other? If you have any gift expenses, record them.

One Saturday is an all-day Senior picnic trip to Forest Park in St. Louis. They are going to the zoo and other points of interest. You have never been there and would like to go. Mother will provide your lunch. You will have only snack expenses. You will miss a day's work. Can you get "off"; can you afford the income loss and expenses? What do you decide? Record your expenses, if any.

Record your earnings.

Graduation!

Congratulations and

Bon Voyage!!

All records and accounts are due. We will go over each month's slip and compare our choices, decisions and final accounting.

Evaluation:

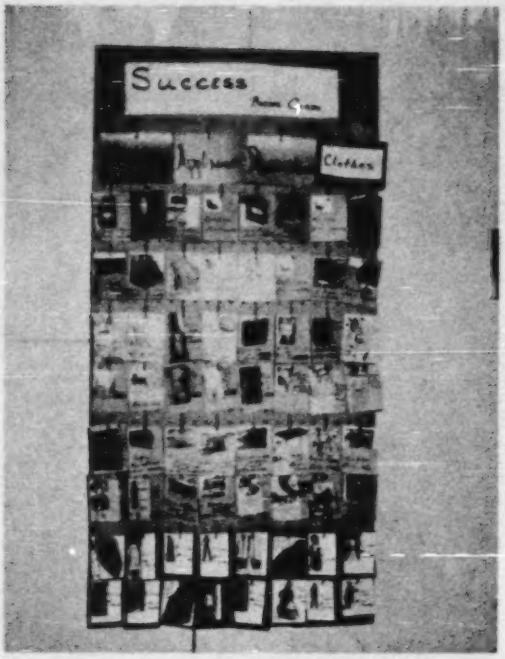
The student will write a couple of paragraphs beginning with--

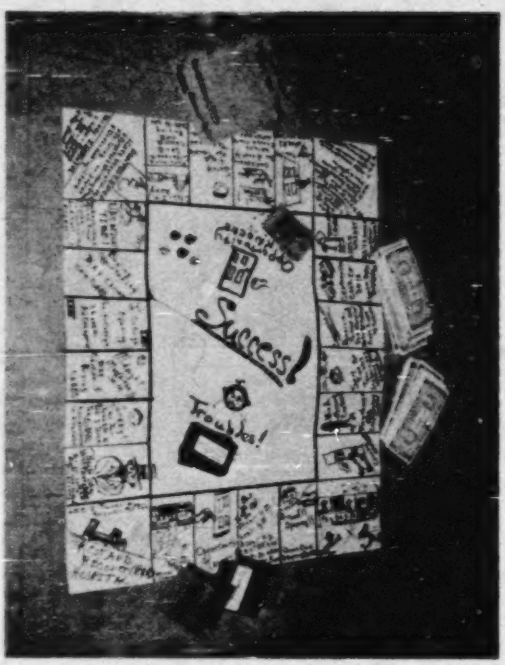
"The consumer choices I make affect . . ." and

"My decisions about spending are influenced by . . ."

THE GAME OF SUCCESS

Kathryn McCormick





Objectives:

Students will see the relationship between continuing education and increased income.

Students will have opportunity to develop increased money management skills.

Students will see the relative costs of credit and cash payments.

Equipment Needed:

Game Board (see photo and contents of square on page 29)
Buying Cards in four categories: furniture, appliances, clothes, recreation. Each item is marked with a cash price and a credit price. (A peg board on which to hang the buying cards is extremely valuable. See photo.)
"Troubles" Cards (see page 30)
"Opportunity Knocks" Cards (see page 31)
Dice
Play Money
Record Sheets (see page 33)

Rules of Play:

Two to four players take turns moving around Board by rolling one die and advancing that number of spaces. Throw of die may determine who goes first.

To start the game, each player learns that part of his monthly obligations have been met from his salary of $500. These include housing, transportation, food, and insurance. He is now left with $150 to acquire goods from the buying board, and he must obtain at least one from each of the four categories. He also has $300 in the savings account.

At any turn during or after which a player has acquired these four kinds of goods, he may call for an accounting of assets. The *winner* is the one with the greatest assets on hand, including both the value of goods purchased and cash on hand or in savings account.

If player lands on "Trouble" or "Opportunity Knocks" squares, he draws appropriate cards and acts accordingly. He may lose money or turns, or he may gain opportunity to obtain increased education and raise his salary.

All assets, new skills, and savings are recorded on player's Record Sheet. Each time player passes starting point, he receives a month's pay.

SUCCESS GAME: CONTENTS OF BOARD SQUARES

1. Pay Day--Payroll Center and Payment Center.
2. Dimples Department Store Grand Opening! Choose one buying card.
3. Hear Ye! Hear Ye! Adult Education Center now open--go to Center and choose a course.
4. Opportunity Knocks!
5. Artie's Appliance Mart Special Sale. Choose one appliance.
6. Rest and Recover (R & R) Hospital. Lose two turns to recover--$40 Fee.
7. Uncle Sam says taxes are $10 for every $100 worth of assets or cash on hand.
8. Sorry! Time for Troubles. Roll one die. Take one-half that number of Trouble Cards (minimum of *one*).
9. Midnight Madness Sale! Choose three buying cards.
10. Jr. College opening. Go to college, choose an occupation.

11. Buying Opportunity--may choose one card.

12. Vacation Time! You have some free time. Choose a recreation card and roll dice again.

13. AEC--Adult Education Center.

	Salary Increases
a. Cake Decorator--skip one turn while learning.	$20--per round.
b. Furniture Upholstering--skip two turns.	$50--per round.
c. Tailoring--skip two turns.	$50--per round.
d. Dress Making--skip one turn	$20--per round.

14. Clear It Away! Furniture Clearance Sale. Choose one buying card--1/4 off.

15. Sorry! Time for Troubles. Take one trouble card.

16. Special Notice! Adult Education Center opening. Go directly to class. Choose course not already taken.

17. Opportunity Knocks! Draw one card.

18. John Q. Public Consumer Jr. College. $5 tuition for each turn.

	Salary Increases
a. Beautician--skip three turns.	$80--per round.
b. Dental Assistant--skip four turns.	$100--per round.
c. Secretary--skip three turns.	$80--per round.
d. Nurse--skip four turns.	$100--per round.

19. Watch calories. Lose weight. May choose two new fashions!

20. Centerville Cash-In Days. Choose one buying card.

21. Congratulations! Receive tuition and fee waiver. Go to Jr. College. Omit cost of tuition.

22. Sorry! Time for Troubles. It has been one of THOSE days. Draw two troubles cards.

23. Win a Fashion Contest. May choose one complimentary outfit.

24. Opportunity Knocks! Draw one card.

TROUBLES CARDS

1. Washing machine breaks down--$35 repair.

2. Toaster needs a new cord--$2 repair.

3. Taxes due. Pay $150.

4. T.V. doesn't work--$25 repair bill.

5. Buy birthday gift--$10 or make it yourself and wait one turn.

6. Clothes dryer catches on fire. $250 for a new dryer.

7. Children's shoes wear out--pay $20 for new ones.

8. Need a home nurse for recovery period. Pay nurse $100.

9. Have a home accident. Spend four turns in the hospital.

10. Work overtime. Give up one recreation.

11. Range needs repairs--pay $45.

12. Chair seat wears out--pay upholsterer $50.

13. Shoe sale--buy two pairs that don't go with anything in wardrobe. $15 penalty.

14. Need cake for special party--pay decorator $15.

15. Buy pots and pans from a door-to-door salesman. Wear out in a year. Buy more pans for $20.

16. Decide to tint hair. Pay beautician $3 every other round.

17. Have a party! $25 for extra groceries.

18. Need tonsils taken out--spend six turns in the hospital.

19. Bump a car in parking lot--$35 fine.

20. Need a paper typed for class. Pay secretary $1 for every number on a throw of two dice.

21. Dress shrinks--forfeit (give up) one outfit in penalty.

22. Teeth need cleaning. Pay dental hygienist $15.

23. Hair appointment. Pay beautician $5 for services.

24. Break arm--go to hospital. Lose turn to recover. Pay $50.

OPPORTUNITY KNOCKS CARDS

1. Win art contest. Receive $60 prize.

2. Win election for mayor. Receive $10 salary from each player.

3. Buy a chair with savings stamps. Pay $35.

4. Interest on savings. Receive $75.

5. Choose one appliance. Save or sell on auction to other players.

6. Move to Pay Day. Receive salary and make payments.

7. Move two steps forward.

8. Get a raise for extra work. Increase salary $150 a round.

9. Move one step backwards. Save or use now.

10. Chance to attend Adult Education classes.

11. Roll dice again. Move the number of spaces indicated.

12. Roll dice again. Earn a bonus of ten times the roll of the dice.

13. Opportu ty to borrow $1,000 for only $105 a round for ten rounds or $1,050 lump sum, if you wish.

14. Go to summer school. Get extra credit. Raise salary $100 a round.

15. Shoe sale. $10 for two pairs of $15 shoes. Earn a $20 savings bonus.

16. Sale on recreational cards. Choose one.

17. Move three spaces backward.

18. Opportunity to buy. Choose one buying card.

19. Interest on savings. Receive $200.

20. Move two spaces. Save or use.

21. Adult Education classes to start now. Move directly to class. Save or sell.

22. Jr. College opening. Go directly to college. Save or sell.

23. Win a cereal box contest. Get a free vacation to Florida!

24. Inherit $300.

25. Do a special job at work. Get a $25 bonus.

26. Take a night course. Raise salary $50 a round.

27. Win contest. Receive one appliance of choice.

28. Chance to go to Jr. College. May save or sell.

29. Win a washer and dryer!

30. Move three steps forward.

SUCCESS RECORD

Assets

Name	Cash	Payment Record

Occupation and Skills

Savings Account Balance (Each person has $300 savings to begin.)

$300.00

PLANNING FOR NEXT YEAR

Carolyn Wax and Karen Rutherford

This simulation which could be done by one person or a whole class, individually or in small groups, provides opportunity for some concrete planning, for two families, in money management.

SITUATION A: Help Sue and Chuck plan for next year.

Sue and Chuck will be married in August. Because Chuck has not finished college, their income will be low. They realize they must make some decisions and do some planning in order to make their income cover their needs, and some of their wants. They know that probably if they ask for financial help from their parents they will receive it, but they are not sure they want to accept help. Put yourselves in Sue and Chuck's position and make some decisions and plan some finances for them for their first year of marriage. Bear in mind the following summary of their needs, wants, and resources.

Sue: 21 years old

- Xray technician; works at clinic 40 hours a week; 8:00-4:30, week days, 2-week vacation
- earns $4,500 a year take-home pay (social security, taxes and health insurance have been deducted)
- has savings account of $500
- has sports car on which she owes $900
- hopes to return to school some day and earn a B.S. degree in nursing
- enjoys sewing
- is a sports enthusiast; hopes to join local Ski Club to take advantage of group rates on trips
- loves children
- very fashion conscious

Chuck: 21 years old

- junior in college in engineering
- good student; advisor is encouraging him to apply for graduate school
- draft number 360
- has no car, no savings, no job
- also sports enthusiast
- no particular interest in children

Sue and Chuck

- have no household equipment other than wedding gifts
- have no furniture
- have no medical expenses other than routine care
- fixed expenses are food and education. Together these amount to $1500. If they live only on Sue's income, that leaves them $3000 to spend.

Below are listed several alternatives Sue and Chuck have discussed. Read through the entire list, then consider each alternative carefully. In the columns to the right of the alternatives check either YES or NO, and give reason(s) to support your decision. Choose one person from your group to present your decisions to the entire group.

Alternatives	YES	NO	Reasons for Decision
1. Income - Sue continues work full time; Chuck, student full time. - Sue and Chuck each work part time and go to college part time. - Sue and Chuck both full time students and parents provide income. - Sue and Chuck both full time students on borrowed money. - Chuck takes full time job and Sue becomes full time student this year (and both plan to graduate next year). - Both work full time and go to school at night.			
2. Housing A. Married Student Apartments on campus. - Furnished, one bedroom, small - Many children in building. privacy limited. - Bus runs to campus. - $85/month.			
B. New apartment, swim pool, exercise room, party room, laundry facilities. Both Sue and Chuck would need transportation. Unfurnished $200/month Furnished $250/month If Chuck would be caretaker of the building $150/month			
C. Small House - has yard, privacy. - unfurnished except for range and refrigerator			

Alternatives	YES	NO	Reasons for Decision
- Sue and Chuck would both need transportation. - $135/month.			
D. Apartment in old house near campus. Chuck could walk to school. - one family downstairs. - share yard. - unfurnished except for range and refrigerator. - $95/month.			
3. Transportation A. Keep Sue's car; continue payments of $75/month.			
B. Trade car in for used or less expensive new car.			
C. Purchase old second car in addition to Sue's car.			
D. Bicycle(s).			
E. Carpool.			
F. Walk (and occasional taxi).			
G. Public bus (30¢ a trip).			
4. Honeymoon A. Luxury week in a beach hotel; $500.			
B. Camping; borrow equipment.			
C. Economy weekend and save for a ski trip during Christmas vacation; at least $600.			
D. Other (you name it).			
5. Household Furnishings A. Rent furnished apartment.			
B. Buy new.			

Alternatives	YES	NO	Reasons for Decision
C. Use hand-me-downs from parents.			
D. Refinish old.			
6. Entertainment Bowling league; $7/week.			
Home parties.			
Swim Club; $50/year.			
Ski Club; $25/year.			
Purchase T.V.			
Other			
7. Family Planning. A. Children now.			
B. Children later.			
C. Adoption			
D. No children.			
8. Hobbies A. Music; stereo, records.			
B. Sewing			
C. Camping; purchase equipment.			
D. Other?			
9. Savings (If yes, how much?)			

SITUATION B: Help the Lawson's plan for next year.

The Lawson family lives in a village near a small city. This family of four is generally budget conscious and value education. Help plan their expenditures for the next year, bearing in mind their values, resources, needs, and wants. Fill in the blanks on page 39.

Mrs. Lawson:

- homemaker; 40 years old.
- weaves; spends about $150/year on materials, approaches it as a hobby--not a profession; makes no money from it.

Mr. Lawson:

- runs a feed supply business.
- earns $11,000/year (social security and taxes have been deducted).
- 42 years old.

Joe:

- 18 years old.
- University freshman in engineering; lived on campus in a dorm last year; used up all savings; did not work while in school; expenses were $1800; had good grades.
- works summers for his dad, earning $500/summer.

Sharon:

- 16 years old.
- High school junior; has very good grades.
- belongs to 4-H; sews; babysits a lot.
- has savings of $500.
- hopes to go to university.
- has opportunity to be in "Teen Caravan"--estimated cost is $500.

The family is making payments on their home. It needs a $1000 roof repair next year.

They have adequate health and life insurance. All are healthy.

They have a three year old Chevrolet car which is paid for.

Entertainment costs are low.

They give generously to their church and attend most of its functions.

Clothing expenses are reasonable.

Food expenses are "low budget" and reasonable.

They have a savings account of $2000, hoping someday to realize a dream to return to Germany to visit relatives.

PROBLEMS AND ALTERNATIVES

- Joe is considering living at home next year and commuting to college. He would need a car. Consider expenses: used car, insurance, gasoline, license.

- A dorm costs $1000/year; tuition and fees and books, and miscellaneous dues and health insurance $600/year.

- Joe could work part-time at the Union, earning $1.50/hour. (An average student works 10-20 hours/week.)

- He could reduce his course load and work more hours.

- He could get a student loan.

- Mother could get a job. She would have to commute to the nearby city. She has no skills.

- Sharon would enjoy "Teen Caravan." How could she go?

- How can the family prepare for Sharon's college expenses?

- Could Joe get a better summer job? Construction work might bring $800 or $1000/summer.

- The $2000 savings could go to Joe and/or Sharon.

LAWSON FAMILY BUDGET FOR LAST YEAR

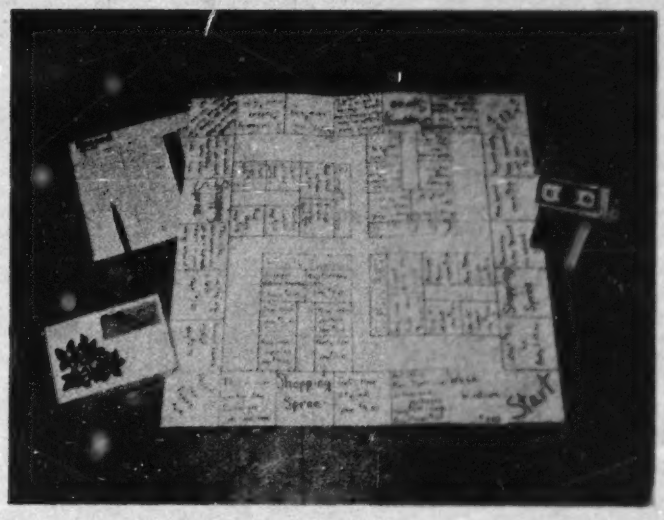
		Next Year
* FOOD	$2200.00	$2200.00
* HOUSING	2400.00	2400.00
taxes		
payments		
upkeep		
* MEDICAL CARE	1000.00	1000.00
insurance		
dental		
* LIFE INSURANCE	400.00	400.00
CLOTHING	1100.00	1100.00
FURNITURE AND EQUIPMENT	200.00	_____
RECREATION	350.00	_____
childrens' activities		
weaving		
EDUCATION	800.00	_____
helped Joe $700.00		
GIFTS	900.00	_____
PERSONAL	450.00	_____
TRANSPORTATION	900.00	_____
SAVINGS	200.00	_____
MISCELLANEOUS	100.00	_____
	$11000.00	_____

* FIXED FOR NEXT YEAR

Explain the reasons for the plan you propose: If total is more than $11000 show how they earned it.

SHOPPING SPREE--A DECISION GAME

Billye Griswold



Equipment Needed:

Playing Board (see photograph) with squares around the outside representing (1) jobs to be performed for pay, (2) items to be purchased, and (3) Shopping Sprees which allow Player to enter a specialty store. The inner squares list the names of the specialty stores, the items that can be purchased in each, and one opportunity to earn. The author used Hunt's 5 & 10, The Music Shop, City Drug Store, and the Pacesetter Shop.
Mom's Job Jar; a box of cards listing the same jobs that are on the job squares on the outside of the Playing Board.
Play Money.
Dice (only one is used).
Spools of different colors or other pawns to represent Players on the Board.
Mom's Record Sheet for Savings (see page 42).
Player's Record Sheet (see page 42).

Object of Game:

To have a larger balance at end of game than other players.

Rules of Play:

Players throw dice and largest number is first. Turns proceed to the right.

One person represents Mom and gives all other players a $5 allowance each week (i.e. each trip around the Board), which they record on their individual Record Sheet.

Players draw four cards from Mom's Job Jar and hold them until returned for collection. Player is eligible for pay for job performed if he lands on the Playing Board square which lists that job.

Players proceed around Playing Board by throwing one die and counting squares. If Player lands on Purchase Item, he must buy it. If he lands on Shopping Spree, he may choose to go into that store or proceed around the Board. Inside the store, he may collect if he lands on the Earn square, and he must purchase if he lands on other squares. He records the value of his Purchases on his Record Sheet; if consumable item, such as food, record half-value.

Stores have sales with purchases at half price as follows: On first week, the 5 & 10; second week, Music Shop; third week, drug store; fourth week, Pacesetter Shop. Purchases bought on sale are recorded at regular prices on Player's Record Sheet.

At any turn, Player may deposit savings with Mom. At end of game, Player receives 6% interest on his savings balance. Player may also withdraw from savings at any turn.

No Player is permitted to go into debt.

Game ends after an agreed-upon number of weeks, or trips around the Board; e.g., four. Time required to play game depends upon number of "weeks" and number of Players.

At end of game, each Player completes his Record Sheet and reports Balance. Highest Balance is Winner.

SHOPPING SPREE--MOM'S RECORD SHEET FOR SAVINGS

Player 1			Player 2			Player 3			Player 4		
Depos.	Withdr.	Balance	Depos.	Withdr.	Balance	Depos.	Withdr.	Balance	Depos.	Withdr.	Balance

SHOPPING SPREE--PLAYER'S RECORD

Player_____

Item	Credit (Income)	Debit (Expenditure)	Savings Account and Interest	Value of Goods Award	Balance

POLLUTION--HERE!

Janet Tracy

Objectives:

Student will be able to locate at least ten examples of pollution in the community and ten examples in his own home and yard.

Student will be able to suggest solutions for these examples of pollution.

Student will be able to show some relationships between pollution and the consumer either in writing, orally, or via displays and demonstrations.

Student will be able to tell where in the community one would go to report pollution infractions and what information that organization would need before it could take action on the problem.

Technique 1: (The three techniques suggested may be used in sequence.)

Show a film on the problems of pollution, use current newspaper articles, current problems in the school (e.g., messy lunchrooms or washrooms), lead discussions on the pollution problem, perhaps centering around Earth Day, and, in general, arouse students and give them opportunity to share their awareness of the need for improved environmental quality.

Technique 2:

A walking photo tour for class or club.

Equipment needed: cameras, film, maps of city or area.

Supervision: Arrange for parents or other interested adults to accompany students and/or to provide transportation, if needed.

Activity: Divide class into groups with at least one camera per group. Demonstrate use of camera, including film loading, if necessary. Agree upon a time limit. Have each group elect a recorder to write down where and what each photograph is about. Agree upon geographical area each group will cover. Groups go on tour and photograph examples of pollution. Previous discussion of what to look for may be helpful.

Follow-up: Have film developed, within 24 hours if possible. Have each group set up display of pictures with notes to explain. Use city map to locate pictures if desired. Have each group report findings and explain display to rest of class. Summary discussion could include such questions as:

How did this example of pollution get started?
Why haven't the polluters changed their ways?
How can we as individuals stop such pollution?
In what ways does pollution affect our health and safety, even our future survival?
What questions do we have that we do not have satisfactory answers for at this point?

Technique 3:

Have a representative of the Pollution Control Board, if any, or the Health Department, Sanitation District, environmental group such as HIPS, or other appropriate agency or organization speak to the class (or several of them in a panel discussion). Taped interviews could be used if representatives could not be available to the class. Students could serve as interviewers either in class or on the tape.

AUTOMOBILE CARD BINGO

Ruth Freel

This game may be used as an evaluation or review device at the close of a study of automobiles, or it may be used to teach the information about owning and operating automobiles with materials available to look up the answers as it is played. In the latter case, it might be desirable to set a time limit for looking up answers.

Equipment Needed:

Bingo-type boards (one per player) with each of the 25 squares having a card symbol (e.g., 9 of hearts or King of spades) instead of the usual numbers under the Bingo letters. All boards are different.
Grains of corn or other material to cover squares as earned.
Deck of playing cards.
Deck of cards with questions about automobiles (see examples on pages 46-48 which may be cut out and used for game).

Rules of Play:

Both decks of cards are placed face down on table.

Each Player is given a Board.

Player whose birthday comes first in the year is first, and turns proceed to the right.

Player draws a card from each deck. If his Board contains that card, e.g., King of spades, he tries to answer the question on his Question Card. If successful, he covers that square on his Board. (Success means a *complete* answer, sometimes in two or more parts.) If not successfully answered, question is placed in separate stack to use later.

If Player does not have drawn card on his Board, he passes both his cards to the next Player and this constitutes his "draw."

If Player draws a joker, he may draw *two* additional cards. No Board has a joker on it.

Winner is first one to cover five squares in a row on his Board, either vertically, horizontally, or diagonally.

At any turn, Player may request opportunity to draw an extra card from the stack of Question Cards that have been missed. If he succeeds in answering the question correctly, he may cover any square on his Board except the center or corner squares.

References used for Question Cards and Answer Key on following four pages:

Grolier Educational Corporation, Modern Consumer Education Series, The Costs of Running a Car, Student Record Book, Figuring Credit Charges

Household Finance Corporation, Money Management Institute, Your Automobile Dollar

Insurance Information Institute, 110 William Street, New York, N.Y., Education Division, Every Ten Minutes (Auto Insurance)

1. Harry kept track of his gas and oil costs last year. They came to $210. This was:
A. a lot less than most drivers spend.
B. about what most drivers spend.
C. a lot more than most drivers spend.

2. Harry spent about $30 for repairs on his car last year. This was:
A. less than average.
B. about what most drivers spend.
C. a lot more than most drivers spend.

3. Lois bought a used car for $900. She sold it for $300. How much was her depreciation?
A. $600.
B. $900.
C. $300.
D. $1200.

4. Which of these cars will probably depreciate the most next year?
A. a 2-year-old Chevy sedan.
B. a 5-year-old Chevy sedan.
C. a 7-year-old Chevy sedan.

5. Alex's car was stolen. The insurance company paid for the car because Alex had:
A. liability insurance.
B. collision insurance.
C. comprehensive insurance.

6. Sara was in an auto accident. It was her fault and she couldn't get money for damages on her car because she didn't have:
A. liability insurance.
B. collision insurance.
C. comprehensive insurance.

7. Sam's car was in a flood. His insurance company paid to have the car fixed up because he had:
A. liability insurance.
B. collision insurance.
C. comprehensive insurance.

8. If a state requires insurance to register a car, what kind of insurance is it?
A. liability insurance.
B. collision insurance.
C. comprehensive insurance.

9. Shirley had an accident. The accident was Shirley's fault, and her insurance company paid for damages to the other car. Shirley had:
A. liability insurance.
B. collision insurance.
C. comprehensive insurance.

10. Which of these cars will probably run well on regular gas?
A. 6-cylinder Plymouth.
B. small 8-cylinder Chevy.
C. large 8-cylinder Chrysler.

11. Hal has a 6-cylinder Ford. He always uses hi-test gas. What does this give him?
A. a lot more gas mileage.
B. a lot more power.
C. more expensive gas bills.

12. Hal buys his hi-test gas from a cheap cut-rate station. How does the gas he buys probably compare to the big-name brands?
A. a lot worse in "go" power.
B. a little worse in "go" power.
C. about the same in "go" power.

13. Hal's car dealer told him to use #30 oil. Hal probably lives in:
A. a cold part of the country.
B. a hot part of the country.

14. Jerry smashed up the whole side of his car. What kind and how many repair estimates should he get?
A. one verbal.
B. at least two verbal.
C. one written.
D. at least two written.

15. "TRANSFERRED TO: Joe Sperry. Owner's Statement. I am the owner of the vehicle described on the reverse side, or a member of the firm or officer of the corporation owning same, and have disposed of the vehicle as shown above. Peter Banks." Who legally owns the car referred to in the registration form above?
A. Joe Sperry B. Peter Banks

16. Jimmy lives in Akron, Ohio. He belongs to AAA. Where can he get free road service?
A. San Francisco, California.
B. Cleveland, Ohio.
C. New York City.
D. Akron, Ohio.
E. Tallahassee, Florida.

17. The "10" in 10/20/5 liability insurance stands for:
A. $10,000.
B. 10 accidents.
C. 10 years.

18. In 10/20/5 liability insurance, which number stands for coverage against property damage?
A. 10.
B. 20.
C. 5.

19. Pete had an accident which was his fault. He had damages to his car of $400. If he had $50 deductible collision insurance, how much would the insurance company pay on his car repairs?
A. $50. D. Nothing.
B. $350. E. $400.
C. $450.

20. Jean needs car repairs. She goes to Big Mac. He estimates $125, but says he may find other problems. Later Jean receives a bill for $200. How could she have protected herself from this?
A. Tell him to make all repairs.
B. Tell him the top price is $125.
C. Get $125 estimate in writing and call before making extra repairs.
D. Refuse to pay the $200 bill.

21. Mark Morgan's car is only worth about $150. Mark will probably be wise not to buy:
A. collision insurance.
B. liability insurance.
C. medical payments insurance.

22. This information is from Big Mac's estimate for repairs on your car: Fix motor: Parts $90; Labor $35; Total $125. Is this a good description of the job Big Mac is going to do?
A. Yes, because it tells how much is for parts and how much for labor.
B. No, because you need to know what is to be fixed on motor.

23. Suppose the front tires of a car are worn down on one side. The basic problem is probably:
A. the tires.
B. the wheel alignment.

24. You push up and down on the fender of a car. When you stop, the car rocks up and down just once. This is:
A. a good sign.
B. a bad sign.

25. Which of the following would be the greatest risk in buying a particular used car? A. Bashed in left rear fender. B. Rusted muffler. C. Welded engine block.	29. Which of the following signals more danger when you race a car? A. blue smoke. B. white smoke.	33. Jeff Harris sees a car with a $30[illegible]ag on it. This is the A. ca[illegible] price. B. c[illegible]dit price.
26. Which of the following would indicate a greater problem in buying a particular used car? A. very thin oil on dipstick. B. very thick oil on dipstick.	30. The mileage guage on a car shows 25,501 miles. The oil change sticker shows 37,877 miles. Which is likely to be closer to the true mileage? A. 25,501. B. 37,877.	34. Johnny wants to buy a used car for $300. He borrows $300 from the bank to pay for it. The car will cost him: A. $300. B. more than $300. C. less than $300.
27. The steering wheel on a car has 1 1/2 inches of free play. This is: A. safe. B. unsafe.	31. About how many miles is the average car driven per year? A. 5,000. B. 10,000. C. 20,000.	35. Jack wants to buy a car for $300. The bank says he can borrow the money at 12%. He agrees to pay everything up in a year. In all he will pay: A. $312. B. $324. C. $336.
28. A good road test of a car requires: A. a trip around the block. B. about 5 minutes. C. 20 minutes or more.	32. You notice these things about a used car you are considering: new parts under the hood, body leans to one side, rear wheels aren't in same track as front wheels. This probably means that: A. mileage guage was turned back. B. car was in an accident. C. It was a "lemon" from the start.	36. Betty borrows $500 from the bank to buy a car. The bank lends her the money for 18%. She plans to pay the money back in a year's time. Her monthly payments will be A. $49.17. B. $59.17. C. $69.00.

Answer Key

1. B. about average.
2. A. less than average.
3. A. $600.
4. A. a 2-yr-old Chevy sedan.
5. C. comprehensive insurance.
6. B. collision insurance.
7. C. comprehensive insurance.
8. A. liability insurance.
9. A. liability insurance.
10. A. 6 cylinder Plymouth.
    B. small 8-cylinder Chevy.
11. C. more expensive gas bills.
12. C. about the same.
13. B. a hot part of the country.
14. D. at least two written.
15. A. Joe Sperry.
16. A, B, C, D, E. You can get service anywhere in the country.
17. A. $10,000.
18. C. 5.
19. B. $350.
20. C. Get $125 estimate in writing and call before making extra repairs.
21. A. collision insurance.
22. B. No, because you need to know what is to be fixed on motor.
23. B. wheel alignment.
24. A. a good sign.
25. C. welded engine block.
26. B. very thick oil.
27. A. safe.
28. C. 20 minutes or more.
29. A. blue smoke.
30. B. 37,877.
31. B. 10,000.
32. B. car was in an accident.
33. C. cash price.
34. B. more than $300.
35. C. $336.
36. A. $49.17.

JUDGING READY-TO-WEAR

Paula Conder

This simulation of buying ready-to-wear is planned to follow a clothing construction unit and to enable students to use knowledge gained in sewing in the selection of ready-made garments.

The teacher would borrow several items of clothing of different prices from local stores. If stores consent, girls could model garments for each other prior to their "shopping."

Garments are displayed for inspection and girls judge the quality of workmanship. If desired, they may be displayed first without labels and hangtags, and then labels attached for a second "viewing."

Using a rating chart which the students and teacher develop or one such as shown below or on pages 182-183 of *Illinois Teacher*, Vol. VII, No. 4, students judge details of workmanship in each garment (or in several of them if time does not permit all).

The following questions will guide the observation and summarizing discussion:

1. Is the more expensive garment always better constructed?
2. What else affects price besides construction quality?
3. How does the construction in the ready-mades compare with your own sewing?
4. Did all of you agree on the ratings? If not, why not?
5. If workmanship is poor, how will it affect the wearing quality of the garment? the appearance?
6. If workmanship is poor, what can we do to improve it before we wear the garment?
7. How much more do ready-mades usually cost than homemade ones of equal quality?

Rating Scale for Judging Clothing Construction

Circle the appropriate number in each applicable item.

	1	2 3 4 5
Seams:	Pressed open and flat Edges match Even 5/8 inch allowance Stitched with even tension Unnecessary threads clipped off	(Descriptions to fit these levels may be added.)
Darts:	Stitching is straight Tapers gradually to sharp point Threads securely fastened at end Pressed flat, in correct direction	
Neckline:	Neatly applied and flat Stitching smoothly rounded Adequately clipped and trimmed Edges neatly finished Unnecessary threads clipped off Tacked down as needed Understitched as needed	
Armhole facing:	Neatly applied and lies flat Adequately understitched Seams clipped and trimmed Edges neatly finished Tacked as needed	
Sleeve:	Neatly inserted with 5/8 inch seam Seams and notches matched exactly Smooth ease over cap; no pleats Unnecessary threads clipped off	
Zipper:	Neatly inserted and hidden Stitching straight Narrow, even width Threads tied and clipped	
Hem:	Even width all around Width suitable for fabric and style Fullness eased with no pleats Hand hemming with single thread that matches exactly Hand hemming invisible on outside Adequately pressed	
Waist band:	Even width all around Fits garment and wearer Stitching is straight Fasteners neatly applied and correctly placed	

MAP A CALORIE ROUTE

Jo Ann Greenman

This game can be used with groups or individuals who wish to lose weight (or by reversing the rule to win) by those wishing to gain weight. Players should, by playing the game repeatedly, learn the following content:

Foods within each Basic Four Food Group vary in caloric value.
Food Groups, in general, vary in caloric value.
Basic Four requirements can be met with widely varying caloric intakes.
Some Foods do not belong in any of the Basic Four Food Groups.

Equipment needed:

"Map a Calorie Route" game board, 22" x 28" marked off in 3" squares, with 14 squares in each corner area in four different colors to represent the Basic Four Food Groups and the rest of the squares near the center in a fifth color for other foods. Each square should have a picture of a food from the appropriate Food Group, the name of the food and the amount of one serving, and the number of calories.
Score Sheet for each Player (see example on page 53).
Marker for each Player to move around the Board.
Dice (only one is used).

Object of game:

To obtain 14 foods which meet the requirements of the Basic Four Food Groups with the least possible number of calories.

Rules of play:

Player with least number of letters in his full name goes first. Turns proceed to the right.

Player throws die and, starting at any corner of the board, proceeds that number of spaces in any direction--up, down, sidewise, or diagonally. He records the food he lands on in the appropriate space on his score sheet along with its caloric value. He cannot land on any square in which another Player is located. All moves must be in straight lines except where this would take Player off the board. In that case, he may make one turn during the move.

Game ends when all Players have had 16 turns. Any Player who does not have first 14 spaces on his Score Sheet appropriately filled is ineligible for winner. All others total their calories, and the lowest score wins.

Suggestions to the teacher:

Questions asked during the game (e.g., Why did you move up instead of across?) may lead students to the generalizations to be taught.

A pre-test before the game is played and a post-test after it has been played several times may help students to see what they have learned.

There should be no need for grading either test.

Score Sheet

		Name of Food	Calories
Red (Protein Foods)	1		
	2		
Yellow	1		
	2		
	3		
	4		
White	1		
	2		
	3		
	4		
Green	1		
	2		
	3		
	4		
Extra	1		
	2		
	3		
		60 TOTAL	

CONSUMER COMPLAINTS

Marie Vosicky

Objectives:

To acquaint students with commercial, private and governmental agencies that aid the consumer.

To help students become aware of the value to themselves, to other consumers, and to the agency, of making known his problems with faulty merchandise, poor service, misleading advertising, etc.

To help students to value this consumer responsibility.

To guide students in the experience of making a consumer complaint.

Content:

Consumer complaints may result in money saved for the one who complains.

Consumer complaints provide information with which business and industry can improve its product, service, advertising, or packaging.

Private and Government agencies need information from consumers in order to carry out their responsibilities.

Consumer complaints may result in new legislation to protect consumers.

Technique:

Provide students with a list of agencies and organizations, with addresses, and require each to write one letter of inquiry as to the function of the agency, how it operates, and what it has to offer a student in a consumer education class.

Make a bulletin board with an enlarged business letter, using school letterhead, to guide students in "proper" form.

When answers are received, have students share their information with the rest of the class in a role playing session in which they represent the agency.

Share with students some letters teacher has written as consumer complaints and, if possible, their replies.

Have students each write one or more letters of complaint. If possible, have students really mail the letters. If this is done early in the course, students should have replies to share with the class.

CONSUMER EDUCATION AND THE LITERACY PROBLEM

Hazel Taylor Spitze

It has been estimated that over 20 million youth and adults in the United States today read only at elementary levels. They are all consumers. How can we help these low-literate consumers?

We could try to find ways to teach without requiring reading, but consumers must read, as we pointed out earlier, with examples, in the Journal of Home Economics.[1] They must *read*, or suffer the consequences of *not* reading, credit contracts, insurance policies, advertisements, labels, signs, instruction books, notices, warnings, and information about consumer protection agencies. If all businesses, agencies, and schools assume that all high school students and adults read at high school levels and produce all their consumer materials at these levels, many consumers will remain helpless and frustrated.

Most of these consumers *can* read, at least at third grade level and many at fifth or sixth grade level. If materials containing the needed concepts are available at their own level, they can learn the concepts, and they can gradually learn to read at higher levels. They may also begin to feel better about themselves as they experience success in an area where they have had repeated failure. They may begin to enjoy reading and to see it as a way to find solutions to problems as well as a source of pleasure.

In order to function effectively as a consumer, one must have a reasonable degree of self-confidence. He must have faith in his own decisions. He must be bold enough to complain when merchandise is faulty, service is unsatisfactory or advertising and labels are misleading. He must be able to state his preferences and stick to them in spite of high-pressure salesmanship.

How do we help our students develop this needed self-confidence? Not by low grades. Not by threats and punishments. Not by humiliations and failures. We can instead:

Provide opportunities for success experiences.
Offer *honest* praise.
Involve them in decision making.
Help them evaluate their decisions.
Point out their strengths.
Ignore some of their weaknesses and mistakes.
Make other students aware of their abilities and talents.

We may need to change some of our classroom procedures. We may need to find other ways than tests to evaluate. We may need to avoid having all the students do the same thing at the same time. We certainly will have to stop assigning the same reference to all of them.

---

[1]See "Toward a Definition of Homemaker Literacy" in *Journal of Home Economics*, Vol. 60, No. 5, May 1968, pp. 333-336.

But our curriculum content can be the same on many reading levels. If some students read about the functions of the Federal Trade Commission and the Legal Aid Society in a college-level textbook, others in a high school text, others in a newspaper or magazine article, and still others in a story written at fourth grade level, they can all learn the same concepts and have something to share with each other from the variety of references they explored.

Many people are talking these days about individualizing instruction, and some people are *doing* something about it. Some teachers find that elaborate equipment is not essential, although some of the new technology may be helpful if available. Those on restricted budgets find ways to individualize instruction by encouraging independent study and projects for small groups, by making the classroom into a "learning laboratory" where all can begin where they are and proceed at their own rate, and by providing a library of materials on a wide variety of reading levels.

If you would know the reading level of the books now in your home economics library, there are several formulas which you might use. Two were mentioned in an earlier *Illinois Teacher* (XIV, No. 2). Others have been developed by Spache, Lorge, Dale-Chall, Yoakam, Flesch, Fry, and McLaughlin. The *Journal of Reading* and the *Reading Teacher* are good references for further information about such formulas.

One of the simplest of the formulas, slightly adapted from McLaughlin by our Workshop Reading Consultant, Professor William R. Powell, is as follows:

> Take ten sentences near the beginning of the selection, ten near the middle and ten near the end.
>
> Count all words of three or more syllables in these 30 sentences. If a word occurs more than once, count it more than once.
>
> Take the nearest square root of this result and add 1 1/2.

Example: Words of 3 or more syllables		
	in 1st ten sentences	8
	in 2nd ten sentences	6
	in 3rd ten sentences	5
	Total	19

Nearest square to 19 is 16, square root of 16 is 4.
Add 1 1/2 to 4.
Approximate reading level of selection is 5 1/2.

Of course, a given selection may be uneven in reading level, varying several grades, or it may gradually increase one or two grade levels from beginning to end. In such cases, it may be well to check several more samples from different places in the selection.

There are other factors too--besides vocabulary--which enter into the determination of reading difficulty. The writing style, the interest the reader has in the subject, the format, the length of sentences and paragraphs, the illustrations, and even the size of print--all have their

effect. The Workshoppers developed a rating scale for analyzing low-reading level materials which others may also find useful (see p. 58).

Once we know the reading level of our materials and we have a wide variety available in our department, how do we get the materials matched with the students? Won't a student be stigmatized by being asked to read a simple reference while another reads a more complex one? How can we know each student's reading ability and reading interests well enough to select a suitable reference? How can we have time for all this individualization? It seems to me that the best answer to all of these questions is that we encourage students to select their own reading. We, and they, raise questions in class, curiosity is stimulated, and students are made aware of all the references available. If an individual student asks for more help in locating a reference, we can point out two or three that seem within his or her range, and still leave the final selection to him. If some choose to read nothing, that will be no worse than the present situation in which they do not read assignments. If some read references below the level of their capability, they can still learn the desired concepts. If, instead of threats and punishments, the teacher uses praise for improvement and effort, and she leads students to see what they are missing by not reading, they will probably begin reading. Research has shown that students read less from a diet of teacher-imposed assignments than from their own self-chosen regimen. In the latter situation, many students read far more than any teacher would dare to assign.

We, in Home Economics, can make a real contribution to the problems of low-literate consumers, both youth and adult, if we recognize the problems and make an effort to:

provide reading materials they can succeed with,
build their self-confidence,
provide opportunities for concrete consumer experiences and
offer guidance in recognizing alternatives and evaluating results, and
choose curriculum content that is relevant to their needs.

We know that telling is not teaching. No one likes to be "preached at." We know that low-literate consumers usually have transportation problems as well as financial problems. We know that they are often the victims of fraudulent businesses as well as of their own ignorance. It is not enough to exhort them to "plan their budgets wisely" and avoid "impulse buying." The concept of comparison shopping may have little meaning if left in the abstract. But planning, resisting sales pressure, and shopping around may become reasonable and useful ideas if utilized in real or vicarious experiences where decisions are made and results observed. Such experiences may be possible in well-planned field trips, carefully chosen games, or certain types of case situations or other simulations. If reading is necessary to win the game or make the decision, and if materials are available which the students can read, then they will see reading as an aid to consumers. That is one of our goals.

Name of evaluator_____

ANALYSIS OF LOW READING LEVEL MATERIALS

Author and title_____

Place an X in the appropriate box on each continuum.

Content	1	2	3	4	5	
1. Interesting						Dull
2. Useful						Trivial or inappropriate
3. Suitability of reading level for potential users						Reading level too low or too high
4. Personally oriented						Impersonal or abstract
5. Principles stressed						Prescriptions and judgments, i.e., "preachy"
6. Summary provided or planned for						No summary
7. Flexible (can be used for several purposes and with several kinds of readers)						Rigid or limited

Format	1	2	3	4	5	
1. Looks attractive						Dull or ugly
2. Appropriate illustrations						Illustrations too childish or social class oriented or unsuitable to content
3. Enough illustrations						No illustrations or too few
4. Adequate size print						Print too large or too small
5. Spacing, heading and paragraph length suitable for reading level						Not enough "white space" and headings to guide reader
6. Provides opportunity for participation by reader						No opportunity for reader involvement

Add comments on reverse side

BIBLIOGRAPHY OF LOW READING LEVEL MATERIALS IN CONSUMER EDUCATION

Gail VanderJagt

INTRODUCTION

The consumer education materials included here are divided into the following categories:

Books	Newspapers
Booklets	Portions of Journals
Leaflets	Government Publications

If information on prices, authors, or publication is omitted in the main heading, it was not available from the catalogs or the materials. The indicated reading grade level was calculated using the Gunning method and may sometimes differ from that stated by the author or publisher. If the level varies two or more grade levels, it is expressed as such (e.g., "Grades 3-5"). Materials available in Spanish are so indicated in the heading and by an asterisk before the entry.

The numbers at the far left identify each entry for the subject index on page 85.

Annotations tell more specifically what the material is about and point out distinguishing features. The words "strict informational format" are used to distinguish materials which simply state information from those which use a more human interest, personal example, or reader-involvement approach. The annotation also calls attention to materials which are overly prescriptive and judgmental.

Regarding the use of specific rules and prescriptions for consumer education, Cynthia Ratner, in an article "Educating the Low-Income Consumer: Some Viewpoints From an Action Program," in the Summer 1968 issue of *The Journal of Consumer Affairs*, says:

> "Consumer education, especially for the low-income segment of our population, must avoid, at all costs, the imposition of values or rules. The instructor must recognize that every family, no matter what the income may be, is entitled to spend its money as it pleases. The instructor's responsibility is to ensure that the family has sufficient information to enable it to be aware of *how* and *for what* it is spending its money. He must also ensure that the family understands the techniques of 'wise buying.' It then becomes the family's privilege to take advantage of this information or to ignore it."

This advice can be applied to many areas of consumer education besides spending money. It suggests two dangers of prescribing behavior and making judgments. These characteristics are pointed out for two main reasons: (1) People are less receptive to teaching which sets down

rules, values, or standards and then *tells* people what to do or think. They would rather receive information, draw their own conclusions, and make their own choices for action. (2) Values, rules, and standards which are prescribed may often be irrelevant or impossible to follow for consumers, especially the low-income ones. Such prescriptions or judgments may only increase the consumer's frustration and sense of inadequacy.

The author regrets that some materials could not be included because they did not reach her in time for review. She wishes to thank the many people who helped her in compiling this bibliography, and she welcomes any comments and suggestions from readers.

BIBLIOGRAPHY OF LOW READING LEVEL MATERIALS IN CONSUMER EDUCATION

Gail VanderJagt

BOOKS

1. Butman, Grace A., *New Fabrics, New Clothes, and You.* Austin, Texas: Steck-Vaughn Co., 1966. 92 pp. $1.76 list and $1.32 net. Grades 5-6. Illus.
   This book explains ways to select and care for clothing, and offers ideas on determining fabric content. It uses a strict informational format and is sometimes prescriptive.

2. Cass, Angelica W., *How to Be a Wise Consumer.* New York: Oxford Book Co., 1967. 184 pp. $1.65. Grades 4-5. Illus.
   Despite the overuse of prescriptions and the rather outdated illustrations, this book offers a very comprehensive treatment of consumer buymanship. Special emphasis is put on consumer information, comparison shopping, and the purchase of specific budget items like food, clothing, appliances, and furniture. Discussion questions or suggestions for application follow each chapter. Strict informational format.

3. Cass, Angelica W., *How We Live.* New York: Noble and Noble Publishers, Inc., 1966. 152 pp. $3.32 hardbound ($2.49 to schools) or $2.64 paperback ($1.98 to schools). Grades 2-4. Illus.
   Written as a reading skill builder for adult new readers, this book is divided into 56 short lessons related to the daily needs of an adult in his community. Some of the lessons focus on important people in the community, on the Social Security card, and on vocabulary words for food, clothing, money, and banking. Lessons are sometimes prescriptive. A variety of exercises accompanies each lesson.

4. Cass, Angelica W., *Live and Learn.* New York: Noble and Noble Publishers, Inc., 1962. 153 pp. $3.32 hardbound ($2.49 to schools) or $2.64 paperback ($1.98 to schools). Grades 3-5. Illus.
   Like the previous book, this book is divided into many short lessons related to the needs of the adult new reader, including a section on how to become a U.S. citizen. Lessons are slightly more detailed and the reading level is higher. Some of the lessons give a brief discussion of social security and social security cards, signing installment contracts, and making a will. Lessons are sometimes prescriptive. Exercises accompanying each lesson help build language skills.

5. Davis, Reba J., and Spitze, Hazel T., "Letters to a Young Homemaker." Published only serially in *News For You*, the weekly newspaper of Laubach Literacy, Inc., Syracuse, New York, August 1969-August 1970. 100 pp. 10¢ per week. Grades 3-4.

Format is a continuing series of letters which discuss problems related to everyday life in both urban and rural situations: food and nutrition, health, education, community resources, employment, and consumer problems.

6. Hall, Eugene J., *The Food We Eat.* New York: Regents Publishing Company, 1969. 93 pp. $1.25. Grades 7-8. Illus.

This book, written to develop reading and language ability, deals with several topics in foods and nutrition. Some of the subjects discussed are foods and their food groups, nutrients and what they do for the body, daily meal-planning, reading cookbooks and recipes, buying, storing, and preserving food. The writing is sometimes prescriptive. Comprehension questions and exercises accompany each chapter.

7. Hanson, Margret, *The Care We Give Our Clothes.* Austin, Texas: Steck-Vaughn Co., 1966. 94 pp. $1.76 list and $1.32 net. Grades 5-6. Illus.

This book explains many ways of caring for clothing, including mending, cleaning, remodeling, and storing. A few case situations are included. Book is often prescriptive.

8. Spitze, Hazel Taylor, and Rotz, Patricia H., *We Are What We Eat.* Austin, Texas: Steck-Vaughn Co., 1966. 101 pp. $1.08 list and 81¢ net. (Teachers' manual available.) Grades 3-4. Illus.

Designed especially for adults and older youth, this informative material about nutrition, meal planning, and food buying is told in story form and is accompanied by reading exercises about eating behaviors.

9. Spitze, Hazel Taylor, and Rotz, Patricia H., *Where Does the Money Go?* Austin, Texas: Steck-Vaughn Co., 1969. 94 pp. $1.20 list and 81¢ net. (Teachers' manual available.) Grades 3-4. Illus.

Designed especially for adults and older youth, these stories stress principles of consumer behavior in areas like planning for spending, shopping, saving, credit, buymanship, and inter-relationships of resources. It is told in story form using the same white, black, and Spanish families as in the previous book. Exercises accompany each chapter.

10. Toyer, Aurelia, *Get Your Money's Worth.* New York: Holt, Rinehart, and Winston, Inc., 1965. 202 pp. $2.40, or $1.80 to schools (Answer Key available for 64¢ or 48¢ to schools). Grades 4-5.

These stories about the Johnson family and the problems

they have in their move to the city stress many basic consumer principles. The family discovers how to get a job, how to save and budget their money, how to rent or buy a house, how to avoid frauds, how to borrow and use credit, and how to purchase food, clothing, cars, home furnishings, equipment, and insurance. Though stories are sometimes prescriptive, they are interesting and realistic.

11. Whaley, R. F., *Health for Happiness*. Austin, Texas: Steck-Vaughn Co., 1966. 106 pp. $1.76 list and $1.32 net. Grades 5-6. Illus.

This book offers an excellent discussion of many major health problems--arthritis, heart disease, cancer, mental illness, microbial diseases, and poor nutrition. It puts special emphasis on personal care and proper medical help to prevent, help, and cure these problems. The author also discusses the dangers of medical quackery.

BOOKLETS

12. Banks, Virginia, and Zipster, Marelynn W., *Action on Sarena Street*. Denver, Colorado: Bannock Publications, Inc., 1969. 25 pp. Teacher's Guide available. Grades 5-6.

This very interesting story about Spanish families on Sarena Street emphasizes nutrition. The student material is intended to stimulate discussion of family situations, including eating habits and a well-balanced diet. The comprehensive teacher's guide offers a variety of teaching methods, techniques, and resources.

13. Cass, Angelica W., *Your Family and Your Job*. New York: Noble and Noble Publishers, Inc., 1966. 71 pp. $2.64 hardbound ($1.98 to schools) or $2.12 paperback ($1.59 to schools). Grades 3-5. Illus.

This booklet, a basic language text for the adult new reader, presents several short stories dealing with adult problems. Some of the stories are brief discussions about getting social security, opening a savings account, and buying food, clothing, and draperies. Stories are sometimes prescriptive. Several exercises accompany each story.

Clarion House, Accent series. Chicago, Illinois: Follett Publishing Co., 1967 (Accent / Jobs & Job Models series) and 1968 (Accent / Family Finances series). Each booklet 32 pp. 69¢ each. (Instructor's Book available for each booklet at $1.50 each.) All booklets are written on Grades 5-6 and are illustrated. All booklets have practice exercises accompanying the stories. Booklets include:

14. *Containers* (Accent / Family Finances series).

This booklet explains how to compare prices in the grocery store. Readers learn how to figure the cost

per unit of weight or measure, and how to convert weight and measurement units into equivalent units. A computing wheel is included.

15. *Family of Five* (Accent / Family Finances series).
A couple with three children solve financial problems with planning, record keeping, and a second job.

16. *Head of Household* (Accent / Family Finances series).
A young girl with a dependent invalid mother learns about budgeting, paying back debts, and filing a tax return.

17. *Just Married* (Accent / Family Finances series).
Stories discuss how a newly-married couple get out of debt and learn to budget.

18. *On Your Own* (Accent / Family Finances series).
This is the story of a girl, new to the city, who learns to handle money, use a checking account, choose an apartment, use credit, and plan her spending.

19. *Paycheck* (Accent / Job series).
Three teens learn about their take-home pay, taxes, and other income deductions.

20. *Consumer Awareness.* Adult Armchair Education Program. Philadelphia, Pennsylvania: Opportunities Industrialization Center, Inc., 1969. 46 pp. Group Leader's Manual available. Grades 6-8.
This informative workbook includes examples and case studies to discuss the specifics of comparison shopping, fraud and trickery, credit, and consumer contracts. Exercises accompany each unit. Sample contracts are shown. Useful for many different kinds of groups.

Consumer Education Series. Arlington Heights, Illinois: Ginn and Company, 1967. Series of five booklets, each with about 50 pp. $5.32 per set (Group Leader's Guide available for $1.08). Grades 4-5. Illus.
These booklets use a self-instructional programmed-learning format which is extremely easy--sometimes too easy. Each of the booklets covers a general topic and offers several tips for buying and/or consumer protection. Booklets include:

21. Book 1 - *Dress Well for Little Money* (50 pp).
This booklet discusses clothing buymanship: the importance of buying what you need, what labels mean, simple and high style fashions, fabric tests, and workmanship and appearance in clothing.

22. Book 2 - *Refunds and Exchanges* (46 pp).
This booklet discusses five important rules for successful refunds or exchanges.

23. Book 3 - *Buying Appliances* (48 pp).
This booklet stresses the important points to consider in shopping for and repairing appliances. It includes information on testing seals, brand names, guarantees, and the most common swindles in appliance marketing.

24. Book 4 - *What's Good Furniture?* (52 pp).
This booklet tells where and how to shop for furniture. It discusses characteristics like instruction features, upholstery fabrics, veneers, and signs of quality.

25. Book 5 - *Be Sharp! Don't Be Cheated!* (53 pp).
This booklet explains the most common frauds used by sellers and repairmen and how to avoid them.

26. Dare, Beatrice F., and Wolfe, Edward J., *You and Your Pay.* (Accent / The World of Work series). Chicago, Illinois: Follett Publishing Co., 1967. 24 pp. 69¢. (Instructor's Book $1.50.) Grades 4-7. Illus.
These stories about Bill Zimsky and his new job give important information about employee income, budgeting, and job advancement. Booklet includes exercises.

27. *Food on the Table.* New York State's Food on the Table Program (edited by the New York State Women's Unit). Albany, New York: New York State Women's Unit, State Capitol, 1969. 52 pp. Free. Grades 4-6. Illus.
This colorful cookbook combines many low-cost recipes with tips on how to store, prepare, and serve foods and use leftovers.

28. Gillespie, George. *Why You Need Insurance.* Syracuse, New York: New Readers Press, 1966. 24 pp. 30¢. Grades 3-4. Illus.
The story of Joseph Berg and his experiences with fire insurance, car insurance, hospital and life insurance. Important words are explained.

29. Goble, Dorothy Y., *You and Your Money.* Austin, Texas: Steck-Vaughn Co., 1967. 58 pp. $1.08 list and 81¢ net. (Teacher's Manual available.) Grades 3-4. Illus.
Despite over-use of prescriptions, this worktext provides useful information about consumer buying and money management.

30. Haney, Peggy H., and Theiss, Cynthia, *The Program Assistant on the Job.* Urbana, Illinois: University of Illinois Division of Home Economics Education, 1971. (To order, send one dollar to *Illinois Teacher*, 342 Education, University of Illinois, Urbana, Ill. 61801. This covers cost of one copy each of items 30, 36, and 37.) 47 pp. Grades 4-5. Illus.
Stories of Mrs. Graham, and other paraprofessionals with the Expanded Nutrition Program of the Cooperative Extension Service, explain their work and teach some principles of nutrition. Stories can be useful in working with many individuals and groups in addition to Extension groups.

31. *Making the Most of Your Money.* New York: Institute of Life Insurance, 1967. 47 pp. Free. Grades 5-6. Illus.
Stories about real people with consumer problems are designed to teach important concepts. Workbook pages follow each story.

Mind Your Money leaflets. Chicago, Illinois: Money Management Institute, Household Finance Corporation, 1968. Set of three leaflets. 15 pp each. 25¢ per set. Grades 4-5. Also available in Spanish.
These leaflets give useful information, though they are often prescriptive. Strict informational format. Set includes:

32. **When You Spend*
Leaflet explains how to set up a budget or spending plan.

33. **When You Shop*
Leaflet stresses principles of buymanship and comparison shopping.

34. **When You Use Credit*
Leaflet discusses when to use credit, the kinds of credit, the cost of credit, and credit contracts. It includes a glossary of important credit terms.

35. *Nutrition Education; Food--and What It Can Do For You.* New York State's Food on the Table Program. Albany, New York: New York State Department of Social Services, 1970. 65 pp. Free. Grades 4-6. Illus.
This colorful booklet stresses basic concepts of nutrition, the food needs of different groups of people, and the individual's role in good nutrition. Buying, storing, handling, and clean-up of food are also covered briefly. Includes appendix which explains in greater detail the Daily Food Guide and the functions and sources of each nutrient.

36. Theiss, Cynthia, *Get Lost, Extra Pounds!* Urbana, Illinois: University of Illinois Division of Home Economics Education, 1971. (To order, send one dollar to *Illinois Teacher*, 342 Education, University of Illinois, Urbana, Ill. 61801. This covers cost of one copy each of items 30, 36, and 37.) 15 pp. Grades 4-5. Illus.
In this interesting story, Mrs. Brown and Mrs. Allen try out different ways to lose weight.

37. Theiss, Cynthia, *Practice What You Preach!* Urbana, Illinois: University of Illinois Division of Home Economics Education, 1971. (To order, send one dollar to *Illinois Teacher*, 342 Education, University of Illinois, Urbana, Ill. 61801. This covers cost of one copy each of items 30, 36, and 37.) 8 pp. Grades 3-4. Illus.
Mrs. Allen discovers that eating the right foods is important for herself as well as her son.

38. Turner, Richard H., *The Money You Spend*. Chicago, Illinois: Follett Publishing Co., in cooperation with New York University Press, 1962. 20 pp. Grades 4-5. Illus.
This interesting booklet uses continuing stories about a group of adolescents and their problems to emphasize basic principles of budgeting, banking, and spending.

39. *Using Your Money Wisely*. New York: American Bankers Association, 1967. 35 pp. Grades 4-6. Illus.
This attractive booklet gives basic information on budgeting, credit, checking accounts, savings accounts, and borrowing. Exercises accompany each chapter. Strict informational format.

LEAFLETS

American Dental Association leaflets listed below. Chicago, Illinois: American Dental Association.

40. **Do It!* (1970. 5 pp in joined parels. Grades 3-4. Illus.
Stresses the importance of a clean mouth and how to brush your teeth.

41. *Do Your Gums Bleed When You Brush Your Teeth?* (1971. 11 pp. Grades 3-4. Illus.)
Explains gum disease or pyorrhea, and how to get dental help for it.

42. *Mothers Want to Help.* (1970. 10 pp. Grades 4-5. Illus.)
Tells how expectant mothers can set an example of good dental health through proper nutrition and dental care.

43. *Parents Want to Help.* (1970. 10 pp. Grades 4-5. Illus.)
Explains why good dental health is important and how to help your children achieve it through proper eating, proper brushing, and frequent visits to the dentist.

BAND Advisor Leaflets. Richmond, California: Bay Area Neighborhood Development. All leaflets are 4 pp. 10¢ each for straight or mixed orders to 50, discounts for orders over 50 leaflets. Grades 4-6.
Though often prescriptive, these leaflets offer much valuable information on using credit and on buying various products. Subjects are treated in greater detail than in the BAND Cartoon leaflets. (See following reference.)

44. *A Safer Car Can Save Your Life.*
List of safety features to look for in cars.

45. *A Small Loan? Where Do You Go?*
Information about several places that lend money, and their true annual interest rates.

---

*Also available in Spanish.

46. *Retail Credit--A Help or a Trap?*
The different types of retail credit, and the hazards to watch out for when using them.

47. *Don't Let Credit Trap You*
Basic principles about credit rating, the kinds of credit, the costs of credit, and credit contracts.

48. *Where, Oh, Where Does Your Money Go?*
A form for a monthly budget.

Save When You Buy

49. *A Used Car*
50. *Appliances*
51. *Furniture*
52. *Rugs and Carpets*
53. *Drugs and Medicines (includes suggestions for a first aid kit.)*
54. *Television*
55. *Clothing*
56. *Life and Health Insurance*
57. *Fabrics*
58. *Cosmetics*
59. *Appliance Repairs*
60. *Food*

For each of these items, these SAVE WHEN YOU BUY leaflets discuss (if applicable) how to size up your needs before buying, where and when to buy, the value of shopping around, the important factors to consider when buying the product (including use and care), and the tricks and dangers to watch out for--especially from fraudulent dealers, poor quality products, or credit contracts.

BAND Cartoon Leaflets. Richmond, California: Bay Area Neighborhood Development, 1966 and 1967. All leaflets are 4 pp., except ED-19, 8 pp. 5¢ for sample copy, 4¢ each for straight or mixed quantity orders to 100, discounts for quantity orders over 100 leaflets. Grades 3-4. Colorful cartoon format is used. Starred copies are available in Spanish in limited supply (add *S* after order number to order Spanish edition, as in Ed-15S).

These attractive leaflets discuss many important consumer principles in a straightforward though sometimes prescriptive way.

61. *(ED-15) *12 Secrets of Smart Food Buying*
Ways to save money and get the best values when grocery shopping.

62. *(ED-16) *Who Is Knocking at Your Door?*
How to resist high pressure salesmen.

---

*Also available in Spanish.

63. *(ED-17) *STOP! What Are You Signing?*
What signing a credit contract really means.

64. *(ED-18) *Mr. and Mrs. Green Solve the Price Mystery.*
Shopping for the best cash price and the lowest borrowing cost.

65. *(ED-19) *Buying a Used Car Isn't Easy!*
What to look for and watch out for in buying a used car.

66. *(ED-20) *Money for Rent.*
The different interest rates for borrowing money.

67. *(ED-21) *The Great Furniture Hunt.*
What to consider in buying furniture.

68. *(ED-22) *Keep Your Eyes Open When You Buy a T.V.*
What to think about when buying a T.V., including how to judge a good picture.

69. *(ED-24) *What's So Good About Credit Unions?*
Advantages of belonging to a credit union.

70. *(ED-25) *Do You Spend Too Much Money on Drugs and Medicines?*
Cutting costs and avoiding dangers with drugs and medicines.

71. *(ED-27) *Appliance Repair*
How to get your money's worth and avoid being cheated (has a special notice for California residents).

72. *(ED-28) *Creditors and Collection Agencies Can Take 1/2 of Your Wages!*
Examples of how to file a "claim for exemption" to prevent garnishment of your wages. (Procedures vary from state to state.)

73. *(ED-30) *Fight Back!*
What steps to take when you think you've been cheated.

74. (ED-32) *My Mommy's Smart!*
Many good tips on consumer information sources and comparison shopping.

75. **Easy Meals That Please.* Chicago, Illinois: National Dairy Council, 1968. 7 pp in joined panels, with 4-page leader's guide. 5¢. Grades 4-5. Also available in Spanish.
Leaflet lists several possible meals and snacks, and gives the four basic food groups.

Laubach Literacy, Inc., *Be Informed Series.* Syracuse, New York: New Reader's Press, 1970. 75¢ per unit or 50¢ if more than 50 units. (Teacher's Guide can be ordered.) Grades 1-5. Illus.

This is an excellent set of units on various topics, each unit containing a five-part discussion of the subject. Each part has eight pages--four pages of information and four pages of self-testing review exercises (removable). Units dealing with consumer education are listed.

76. Unit #1 *Be Informed on Personal Credit.*
Introduction to Credit; Shopping for Credit; Installment Credit; Are You a Good Credit Risk?; Learning to Live With Credit.

77. Unit #2 *Be Informed on Buying an Auto.*
The Cost of Transportation; Buying a New or Used Car?; Buying a New Car; Buying a Used Car; Financing an Auto.

78. Unit #3 *Be Informed on Owning an Auto.*
Licensing and Insuring a Car; Maintaining Your Car; Operating Your Car; Drive a Safe Car; Be a Safe Driver.

79. Unit #4 *Be Informed on Buying a House.*
Should you Buy a Home? What to Look for; Buying, Mortgaging, and Financing a Home; Maintaining Your Home; Long-Range Housing Costs.

80. Unit #5 *Be Informed on Personal Insurance.*
Introduction to Family Financial Security; Social Security and Life Insurance; Disability Income Protection; Health Insurance Protection; Retirement Income.

81. Unit #6 *Be Informed on Renting a House.*
Meeting Housing Costs; Getting Help With Your Housing; Tenant Rights and Responsibilities: You and Community Improvement; Meeting Your Future Housing Needs.

82. Unit #9 *Be Informed on Taxes.*
What Are Taxes? How Taxes Are Collected; Where Your Tax Dollars Go; Records for the Income Tax; Income Tax Form 1040A.

83. Unit #10 *Be Informed on Banking.*
What Is a Bank?; Bank Services; Your Checking Account; Reconciling Your Bank Statement; Saving Through Banking.

84. Unit #13 *Be Informed on Using Measurements.*
Time; Weight; Liquid and Dry Measures; Distance; Temperature.

85. Unit #14 *Be Informed on Wise Buying.*
Tips for Wise Buying; Buying Food; Buying Clothes; Buying Furniture; Buying Appliances.

86. Unit #16 *Be Informed on Money.*
Money--Who Needs It?; How Money Is Made; Our Country's Economy; How to Save Money; How to Spend Money (Wisely).

87. **What To Feed Your Family.* Chicago, Illinois: National Dairy Council, 1968. 5 pp in joined panels with 4-page leader's guide. 5¢. Grades 4-5. Illus. Also available in Spanish for 8¢.

Leaflet stresses basic four food groups and gives many suggestions about foods that can be eaten for each group.

88. *Wise Use of Credit.* Family Services Program. Baltimore, Maryland: Baltimore Urban League. 4 pp. Grades 3-4.

Leaflet lists some reasons for credit, reasons against credit, and some hints for using credit. Strict informational format.

NEWSPAPERS

89. *News For You.* Syracuse, New York: Laubach Literacy, Inc. Published weekly on two reading levels, Edition A on 3rd-4th grade level and Edition B on 4th-5th grade level. 4 pages, tabloid size. Subscription rate: 1-5 papers weekly are 10¢ each, and 6 or more weekly mailed to one address are 5¢ each. A teacher's guide is free to all subscribers. Newspaper is illustrated.

Each issue has current U.S. and international news, social science topics, sports, and special features, including articles on consumer problems, legal rights, and jobs. Quizzes, essays, etc., encourage reader participation.

PORTIONS OF JOURNALS

90. Davis, Reba J., and Theiss, Cynthia, "Letters from Your Unborn Baby," in *Illinois Teacher*, Vol. XIV, No. 2, 1970. pp. 57-82. $1.00 per issue. Grades 3-4. Illus. (Can be removed from issue for use.)

This series of ten letters--one to Mom during each month of pregnancy and one to Dad--stresses prenatal care, especially nutrition.

Gipson, Betty K., "Stories Based on Legal Problems," in *Illinois Teacher*, Vol. XII, No. 3, 1968-69. pp. 148-181. $1.00 per issue. Grades 5-7.

These read-aloud skits deal with various legal problems encountered by the Bates family, typical of many of the neediest families. They offer valuable information about the legal services available to families in need. Extensive suggestions accompany the stories. Stories include:

91. "The Signature." (6 pp.)

Mrs. Bates is cheated when she purchases a sewing machine. She learns the significance of signing a contract, and about the services of the Better Business Bureau and the Legal Aid Society.

---

*Also available in Spanish.

92. "The Missing Birth Certificate." (7 pp.)
The Bates family learns the value of a birth certificate and how to obtain one when needed.

93. "Jack Takes a Ride." (6 pp.)
The Legal Aid Service and the Family Service Agency help the Bates family when young Jack Bates is arrested and found innocent of possession of a stolen car.

94. "Mr. Bates Goes to Court." (5 pp.)
Mr. Bates enlists the help of the Lawyer Referral Service when he is involved in a car accident and must file suit to recover for his injuries and damages.

95. Longworth, Eldora, "Buy in Haste--Regret in Leisure," in *Illinois Teacher*, Vol. XI, No. 1, 1967. pp. 17-20. $1.00 per issue. Grades 3-4.
This skit stresses several important considerations in shopping for clothes such as trying clothes on, fit, quality of construction, and return privileges. Accompanied by lesson plan.

96. Longworth, Eldora, "The Salesman Comes," in *Illinois Teacher*, Vol. XI, No. 1, 1967. pp. 25-30. $1.00 per issue. Grades 3-4.
This is a skit to be read or acted out. It shows the consequences of easy persuasion by a door-to-door salesman. A lesson plan on advertising and sales promotion accompanies the skit.

97. Spitze, Hazel T., "How Much Food Will Ten Dollars Buy?" in *Illinois Teacher*, Vol. XI, No. 1, 1967. pp. 9-13. $1.00 per issue. Grades 3-4.
This skit shows two ways to spend $10 at the grocery store. Basic principles of food buying are emphasized as the reader sees the difference in foods procured and the meals that can be obtained. Teaching suggestions accompany the skit.

98. Wineland, Sherry, "Credit Buying, or Jake and Molly Buy a New T.V.," in *Illinois Teacher*, Vol. XIV, No. 2, 1970. 28 pp. $1.00 per issue. Grades 3-4. Illus. (Article is to be removed from issue and folded into a booklet for use.)
This simple story teaches the relation between cost of credit and length of loan.

GOVERNMENT PUBLICATIONS

This is a list of publications from the President's Committee on Consumer Interests, the Consumer and Marketing Service, the Federal Extension Service, the state Cooperative Extension Services, and the Social Security Administration. Except for the state Cooperative Extension materials, order all of these materials from the Superintendent of Documents (see sheet of Publishers' Addresses).

EXECUTIVE OFFICE OF THE PRESIDENT

99. PRESIDENT'S COMMITTEE ON CONSUMER INTERESTS
(Order all materials from the Superintendent of Documents.)
Consumer Leaflets listed below. 4 pp. each. 10¢ each (or $7.50 for 100 leaflets). Grades 5-6. Illus.
These leaflets use a strict informational format to give basic facts and warnings to consumers. Leaflets include:
Be Sure Before You Sign
Gives the precautions to take in signing contracts.

Knock, Knock!
Tells how to avoid being cheated by door-to-door salesmen.

U.S. DEPARTMENT OF AGRICULTURE

CONSUMER AND MARKETING SERVICE
(Order all materials from the Superintendent of Documents.)
100. *Daily Food Guide poster and illustrated flyers. (C & MS-23-43), 1966. 1 page flyers. 1¢ each ($1.00 for 100). Grades 2-3.
These flyers (also part of the FES Low Income Teaching Kit on Food for Thrifty Families) talk about several foods which can be good buys. Flyers show the importance of each food and give tips on buying it or using it. Often recipes are included.

FEDERAL EXTENSION SERVICE
(Order all materials from the Superintendent of Documents.)
Low Income Teaching Kits, 1968. Each kit or packet contains several prices listed below. Grades 4-6. Suggestions for use of materials accompany each packet.
Though designed for Program Assistants in Extension, these materials can be used by many teachers and groups. Though leaflets contain some prescriptions and judgments, they provide much sound information which is especially valuable for low-income groups. The packet organization of several materials makes use of these publications easy. Packets dealing with consumer education are listed below.

101. FES Packet B - *Low Income Teaching Kit on Food for Thrifty Families.* 29 publications. $1.50 per kit or $112.50 per 100 kits.
Kit contains guides for teachers or aides and 21 illustrated flyers, each dealing with a different food. Flyers discuss the importance of the food and offer suggestions on buying and using it (often giving recipes).

102. FES Packet C - *Low Income Teaching Kit on A Clean House.* 14 publications. 75¢ per kit or $56.25 per 100 kits.
and

---

*Also available in Spanish.

103. FES Packet E - *Low Income Teaching Kit 2 on A Clean House.* About 10 publications. 45¢ per kit or $33.25 per 100 kits. *Leaflets in these kits explain how to care for and clean various items in the house and how to solve problems like getting rid of bugs, etc.*

104. FES Packet D - *Low Income Teaching Kit on Clothing.* 9 publications. $1.75 per kit or $131.25 per 100 kits. *These leaflets each deal with specific clothing construction problems such as sewing by hand, fixing new clothes, tapering pants, and replacing zippers.*

105. FES Packet F - *Low Income Teaching Kit on Clean Clothes.* 7 publications. 55¢ per kit or $41.25 per 100 kits. *Leaflets discuss washing, bleaching, and ironing clothes.*

106. FES Packet G - *Low Income Teaching Kit 2 on Clothing.* 7 publications. 45¢ per kit or $33.25 per 100 kits. *These leaflets discuss attractive styles, clothing labels, buying a secondhand sewing machine, and spending money on clothes (using case studies of three families). Exercises accompany the lessons.*

107. FES Packet H - *Low Income Teaching Kit on Credit.* 8 publications. 45¢ per kit or $33.25 per 100 kits. *Leaflets discuss what credit is, the advantages and disadvantages of it, where to get credit, how to figure the dollar cost of credit, and what to know about credit contracts.*

108. *When You Use Credit.* 1965. 12 pp. 10¢. Grades 5-6. Illus. *This booklet uses a strict informational format to explain the advantages and disadvantages of credit, credit costs, kinds of credit, credit contracts, and credit rating.*

109. *Managing Your Money.* 1964. 12 pp. 10¢. Grades 4-5. Illus. *This booklet describes how to set up a budget or spending plan. It is sometimes prescriptive.*

STATE COOPERATIVE EXTENSION SERVICES

(Although the Cooperative Extension Services are located at the land-grant college in each state, they have been listed here because they work in cooperation with the U.S. Department of Agriculture. To order materials from a state Cooperative Extension Service, do *NOT* write to Superintendent of Documents--write the Cooperative Extension Service in the State. Addresses for Extension Services that have low-literacy materials listed here are found on the list of Publishers' Addresses.)

California

Credit pamphlets listed below, by Constance Burgess, 1970. Each pamphlet 7 pp. Grades 3-5. Illus.

110. *Before You Sign a Contract*
Explains what a credit contract is and what to check on before signing.

111. *Shop for Your Loan*
Explains the differences between different lending agencies.

Kentucky

Home Economics Special Folders listed below. 4 pp each. 10¢ each. Illus.
These leaflets use a strict informational format and cover several topics in home care and repair, personal care, clothing, buymanship. The materials are easy to understand, though sometimes prescriptive. Several brochures discuss personal care as related to grooming:

112. SF-19 *Let's Be Neat and Clean*, by Rachel Wallace, 1969. Grade 3.

113. SF-20 *Look Your Best*, by Rachel Wallace, 1968. Grade 3.

114. SF-21 *Washinging Your Hair*, by Rachel Wallace, 1968. Grade 2.
and
115. SF-30 (Supplement to SF-21) *Straightening and Smoothing Extra Curly Hair*, by Rachel Wallace, 1966. Grade 4.

Other folders or brochures talk about buying or judging the fit of clothing:

116. SF-28 *Does Your Dress Fit You?* by Rachel Wallace, 1970. Grades 3-4.

117. SF-29 *Are You Buying a Coat or Suit?* by Rachel Wallace, 1969. Grades 3-4.

Brochures dealing with housing care and repairs give many tips on how to improve your house for little money:

118. SF-7 *You Can Paint Old Linoleum*, Beth Burr, 1966. Grade 3.

119. SF-14 *Get Rid of Bed Bugs*, by Ella S. Anderson, 1969. Grade 4.

120. SF-16 *Better Light for Your Home*, by Beth Burr, 1966. Grade 4.

121. SF-18 *Shelves for Your Kitchen*, by Gladys [illegible] Lickert, 1969. Grade 3.

122. SF-42 *Fill Holes and Cracks in Your Floors and Walls*, by Kathryn G. Sebree, 1971. Grade 3.

123. SF-43 *Replacing Broken Window Panes*, by Gladys Lickert, 1969. Grade 6.

124. SF-44 *Replacing Wall or Floor Tile*, by Gladys Lickert, 1970. Grade 6.

125. SF-45 *How to Patch Plaster*, by Gladys Lickert, 1970. Grade 6.

126. SF-46 *Mending a Screen*, by Gladys Lickert, 1970. Grade 6.

Other folders include:

127. SF-52 *Buying Used Furniture*, by Kathryn G. Sebree. Grades 4-5.

128. SF-6 *Storing Vegetables for Fall and Winter*, by Hubert Davis, 1970. Grade 6.
Explains how to make outdoor pits to store vegetables.

129. SF-26 *Your Money*, by Helen M. Stevens, 1970. Grade 4.
Explains briefly the advantages of having a budget.

Minnesota

Home Economics Special Brochures listed below. Grades 3-4. Illus.
Using a strict informational format, these brochures cover topics in foods, nutrition, housekeeping, home care, and buymanship. Despite the over-use of prescriptions, they provide several useful facts and suggestions.

Brochures dealing with housekeeping tasks and home care or repair give simple step-by-step procedures and suggestions for jobs:

130. HS 1 *Easy Dishwashing*, by Mary L. Muller and Leona S. Nelson, 1965. 3 pp. 5¢.

131. HS 2 *Rid Your Home of Rubbish*, by Mary L. Muller and Leona S. Nelson, 1965. 3 pp. 5¢.

132. HS 3 *Cleaning Sink, Tub and Toilet*, by Mary L. Muller and Leona S. Nelson, 1965. 3 pp. 5¢.

133. HS 5 *Better Bedmaking*, by Mary L. Muller, Mary F. Lamison, and Leona S. Nelson, 1966. 5 pp. 5¢.

134. HS 7 *Home Storage*, by Mary L. Muller, Mary F. Lamison, and Leona S. Nelson, 1966. 7 pp. 10¢.

Brochures also discuss the household care of clothing, giving instructions on laundering and stain removal:

135. HS 22 *Laundry: Supplies*, revised by Wanda W. Olson from material originally prepared by Glenda M.Humphries, in cooperation with Leona S. Nelson, 1970. 7 pp. 10¢.

136. HS 23 *Laundry: Doing the Wash*, revised by Wanda W. Olson from materials originally prepared by Glenda M. Humphries, in cooperation with Leona S. Nelson, 1970. 7 pp. 10¢.

137. HS 24 *Removing Spots and Stains*, by Thelma Baierl and Leona S. Nelson, 1970. 7 pp. 10¢.

Brochures on foods and food use stress nutritional values of foods, buying food, cooking and serving foods, and storing foods. They include a few recipes to try:

138. HS 4 *Dry Milk in Every Meal*, by Verna A. Mikesh and and Leona S. Nelson, 1966. 5 pp. 5¢.

139. HS 9 *Daily Food Guide*, by Grace D. Brill and Leona S. Nelson, 1967. 5 pp. 5¢.
(The Basic Four Plan and the nutrients each group provides.)

140. HS 10 *Family Food--Fruits and Vegetables*, by Grace D. Brill and Leona S. Nelson, 1967. 7 pp. 10¢.

141. HS 11 *Family Food--Breads and Cereals*, by Grace D. Brill and Leona S. Nelson, 1967. 7 pp. 10¢.

142. HS 12 *Family Food--Meat and Meat Foods*, by Verna A. Mikesh and Leona S. Nelson, 1967. 7 pp. 10¢.

143. HS 13 *Family Food--Hamburger*, by Verna A. Mikesh and Leona S. Nelson, 1967. 7 pp. 10¢.

144. HS 14 *Family Food--Milk*, by Verna A. Mikesh and Leona S. Nelson, 1967. 7 pp. 10¢.

145. HS 21 *Eggs*, by Verna A. Mikesh and Leona S. Nelson, 1969. 7 pp. 10¢.

146. HS 25 *Dry Beans and Peas*, by Verna A. Mikesh and Leona S. Nelson, 1970. 7 pp. 10¢.

The purchase and care of household equipment is also discussed:

147. HS 16 *Pots and Pans*, by Glenda M. Humphries and Leona S. Nelson, 1968. 7 pp. 10¢.

148. HS 17 *Small Electrical Appliances*, by Glenda M. Humphries and Leona S. Nelson, 1968. 11 pp. 10¢.
(Includes the buying and use of a coffee maker, hand mixer, vacuum cleaner, fry pan, toaster, and iron.)

Health and personal care are included in brochures on hair care:

149. HS 19 *Hair Care*, by Athelene H. Scheid and Leona S. Nelson, 1969. 7 pp. 10¢.

150. HS 20 *Hair Styling*, by Athelene H. Scheid and Leona S. Nelson, 1969. 7 pp. 10¢.

And:

151. HS 15 *Should You Buy on Time?* by Mary F. Lamison and Leona S. Nelson, 1966. 5 pp. 5¢.
(Discussions of the advantages and disadvantages of credit, the amount you can afford to pay for credit charges, and how to shop around for credit.)

Missouri

152. *Food for Fitness* Series, by Mildred Bradsher, Charline Lindsay, and Nancy Lysen, 1971. Several leaflets and handouts, with a lesson guide booklet available. Grades 5-7. Illus.
Though designed for Program Assistants in Extension, these materials could be used in many teaching situations with groups of young people. Leaflets and handouts (#Y861-#Y878) give opportunity for personal participation and application. Series stresses important principles of nutrition, food-buying, and personal care. Lesson Guide gives many suggestions for using the materials in class meetings.

153. *Kitchen Tips: Use What You Have On Hand*, by Ann Hertzler, 1971. 7 pp. Grades 4-6. Illus.
This colorful leaflet uses a strict informational format to give many tips on household tasks and the effective use of common equipment. Topics discussed are: ingredient substitution, clean dishes, keeping bugs and mice out of the house, keeping food away from mice and bugs, substituting cooking equipment and measuring tools, sharpening knives, baking without an oven, and making children's play materials. Leaflet is sometimes prescriptive.

New Jersey

Credit Matters leaflets, by Jean Carroll, 1969. 3 leaflets (single page, folded over). Grades 4-5. Illus.

Leaflets include:

154. *What is Credit* (#436)
Explains what credit and "buying on time" is.

155. *Buying on Time* (#439)
Gives warnings and lists important points for consumers to consider before "buying on time" or "buying on credit."

156. *Shopping for Credit* (#441)
Explains how to comparison shop for retail credit by figuring the dollar interest charge.

New York

You and Your Family series of single concept leaflets. 4 pp each. Grade 4. Illus. This set has been discontinued, but limited quantities of 10 leaflets are still available, and orders will be filled as long as supplies last. They can be revised and used as needed. (To order, write Mailing Room, Building 7, Cornell University Research Park, Ithaca, New York, 14850.) Price: 100 leaflets, assorted to your request, $4.50 (postage included). The following titles can be ordered:

157. C-2 *Alice Does the Laundry.*

158. F-2 *You Are a V.I.P.*
Includes a list of helpful community organizations and agencies.

159. M-1 *Make Housekeeping a Whiz.*

160. N-1 *Betty Saves Money on Canned Foods.*

161. N-2 *Betty Saves Money by Shopping Once a Week.*

162. N-3 *Storing Food Carefully Pays Off.*

163. T-1 *Learn to Sew.*

164. T-2 *Alice Hill Buys Cindy a Dress.*

165. T-3 *Rick and Diana Find Shopping Clues on Clothing Labels.*

166. T-4 *How Nice You Look.*

(The remaining materials listed below are available free of charge for file or review copies. Multiple copies must be locally reproduced. Order from Duplicating Services, Martha Van Rensselaer Hall, Room B-10, New York State College of Human Ecology, Cornell University, Ithaca, New York, 14850.)

Spanish Food Marketing Leaflets listed below, by Diva Sanjur and Joanne Pakel, 1969. 6 leaflets, 1 page each. Teacher's Guide and English translation available. Written in Spanish. Grades 4-6. Illus.

Each of these simple leaflets, designed for use with Spanish-speaking people, gives a few sentences to teach a major concept of food-buying. Leaflets include:

167. *1 - *Donde Debo Comprar? . . . En El Supermercado . . . O . . . En La Tienda Local?*
(Where to Shop? At a Large Supermarket or a Small Store?)

168. *2 - *Usas Los Anuncios De Alimentos En "Especial?"*
(Buying Supermarket Food Specials.)

169. *3 - *Que Cantidad De Alimentos Debo Comprar?*
(How Much Food to Buy?)

170. *4 - *Comprar El Precio De Los Alimentos.*
(Compare Food Prices.)

171. *5 - *Marcas De Renombre Y Marcas De Almacen.*
(Name Brands Versus Store Brands.)

172. *6 - *Una Lista De Comprar Puede Serle Util.*
(A Shopping List Can Be Helpful.)

173. *Penny Snitchers.* 11 separate pages. Grades 4-6. Illus.
This cartoon series deals with the most common ways people let money slip through their fingers when shopping for food. Each page has an illustration and an explanation on the back of practices like "Shopping Daily," "Over-Buying," "Impulse Buying," and so on.

Win the Shopping Game leaflets. 3 leaflets, each 5 pp in joined panels. Grades 4-5.

These leaflets explain how to avoid being taken in by fraudulent sales practices and high-pressure salesmanship. Leaflets include:

174. *Win the Shopping Game--In the Store.*

175. *Win the Shopping Game--At Your Door.*

---

*Only available in Spanish.

176. *Win the Shopping Game--Over the Telephone.*

177. *Hi! I'm Ira, Your Informative Iron,* by Lillian E. Edds, 1969. 9 pp. Grades 4-5. Illus.
Cartoon format is used to explain the safety precautions in using and caring for an iron.

Puerto Rico

Leaflets listed below, except the first two, are available only in Spanish. Leaflets are sometimes prescriptive.

178. **Donde Consequir Credito* (Where to Get Credit), a translation of the Federal Extension Service Bulletin PA-866, by Dra. Carmen P. Busquets, 1969. 3 pp. Illus.

179. *Como Determinar El Costo Del Credito* (How to Figure the Dollar Cost of Credit), a translation of the Federal Extension Service Bulletin PA-867, by Dra. Carmen P. Busquets, 1969. 3 pp. Illus.

180. *El Ahorro* (Saving), by Dra. Carmen P. Busquets, 1970. 5 pp in joined panels. Illus.
Leaflet gives reasons for saving money and suggests several places to save it.

181. *Ventajas y Limitaciones del Plan de Gastos Y Entradas del Hogar* (Advantages and Limitations of a Budgeting Plan for the Home), by Dra. Carmen P. Busquets, 1969. 2 pp. Illus.
Leaflet tells what a budget can do and gives guidelines for setting one up.

182. **Simplificacion de Trabajo* (Work Simplification), by Andreita V. DeReyna, 1969. 9 pp. Illus.
Leaflet gives the basic principles of work simplification.

South Carolina

Do-It-Yourself Storage leaflets, by Frances Odom, 1970. 3 leaflets, 4 pp each. Grades 5-6. Illus.
These leaflets show how to use household materials to add to the storage space in your home. Leaflets include:

183. (Housing Leaflet 200) - *A Place for Your Clothes. Suggestions for making closets, racks, shelves, drawers, and garment bags.*

184. (Housing Leaflet 201) - *Home Improvement Ideas. Suggestions for making useful items, like desks, tables, shelves, screens and file or tool boxes.*

185. (Housing Leaflet 202) - *A Place for Your Kitchen Supplies.*
Suggestions for adding hooks, dividing drawers, building shelves, and hanging boards, and using ordinary containers.

Nutrition leaflets, listed below, by Marie S. Hindman, 4 leaflets, 4 pp each. Grades 7-9. Illus.
Each of these leaflets deals with one of the four major food groups. Leaflets use a strict informational format to discuss foods in the group, the nutritive values of the foods, the number of servings needed, tips for wise buying, and tips for cooking. Leaflets include:

186. (HE Leaflet L1) - *Meats* (reprinted 1968).

187. (HE Leaflet L2) - *Milk* (reprinted 1970).

188. (HE Leaflet L3) - *Bread* (reprinted 1970).

189. (HE Leaflet L4) - *Fruits and Vegetables* (reprinted 1971).

U.S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

SOCIAL SECURITY ADMINISTRATION

(Order all materials from the Superintendent of Documents.)

190. Bureau of Federal Credit Unions, *Hi! I'm Mr. Moneywise. I'd Like to Tell You Why I'm A Credit Union Member*, 1966. 9 pp. 10¢. Grade 5. Illus.
This helpful little leaflet explains several advantages of belonging to a Federal Credit Union.

191. **Joe Wheeler Finds a Job and Learns About Social Security*, 1968. 23 pp. 25¢. Grades 4-6. Illus.
This uses a comic-book format to teach the basics of social security. Several short vocabulary exercises are included.

---

*Also available in Spanish.

PUBLISHERS' ADDRESSES

American Bankers Association
1120 Connecticut Avenue, N.W.
Washington, D.C. 20036

American Dental Association
222 East Superior Street
Chicago, Illinois

Bannock Publications
936 Bannock Street
Denver, Colorado

Baltimore Urban League
Family Services Program
2406 Pennsylvania Avenue
Baltimore, Maryland 21217

Bay Area Neighborhood Development
4801 Central Avenue
Richmond, California 94804

Follett Publishing Company
1010 West Washington Boulevard
Chicago, Illinois 60607

Ginn and Company
450 West Algonquin Road
Arlington Heights, Illinois 60005

Holt, Rinehart and Winston, Inc.
383 Madison Avenue
New York, New York 10017

Illinois Teacher
342 Education Building
University of Illinois
Urbana, Illinois 61801

Institute of Life Insurance
277 Park Avenue
New York, New York 10017

Laubach Literacy, Inc.
Box 131
Syracuse, New York 13210

Money Management Institute
Household Finance Corporation
Prudential Plaza
Chicago, Illinois 60601

National Dairy Council
111 North Canal Street
Chicago, Illinois 60606

New Readers Press
P. O. Box 131
Syracuse, New York 13210

New York State Department of Social Services
1450 Western Avenue
Albany, New York 12203

New York State Women's Unit
State Capitol
Albany, New York 12203

Noble and Noble, Publishers, Inc.
750 Third Avenue
New York, New York 10017

Opportunities Industrialization Center, Inc.
1404 Ridge Avenue
Philadelphia, Pennsylvania

Oxford Book Company
387 Park Avenue, South
New York, New York 10016

Regents Publishing Company
Division of Simon & Schuster, Inc.
Education Division
1 West 39th Street
New York, New York 10018

Steck-Vaughn Company
Box 2028
Austin, Texas 78767

Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402

University of Illinois Division of Home Economics Education
342 Education Building
Urbana, Illinois 61801

Addresses of the State Cooperative Extension Services

CALIFORNIA

Agricultural Extension Service
University of California
University Hall
2200 University Avenue
Berkeley, California 94720

KENTUCKY

Cooperative Extension Service
University of Kentucky
Lexington, Kentucky 40506

MINNESOTA

Agricultural Extension Service
University of Minnesota
Institute of Agriculture
St. Paul, Minnesota 55101

MISSOURI

Cooperative Extension Service
University of Missouri
Columbia, Missouri 65201

NEW JERSEY

Home Economics Extension House
Lyman Drive--CAES Campus
Rutgers University
New Brunswick, New Jersey 08903

NEW YORK

(Mailing addresses included in bibliography.)

PUERTO RICO

Agricultural Extension Service
University of Puerto Rico
Mayaquez Campus
P. O. Box AR
Rio Piedras, Puerto Rico 00928

SOUTH CAROLINA

Cooperative Extension Service
Clemson University
Clemson, South Carolina 29631

INDEX

Advertising, 2
Annuities and Pensions, 80
Appliances, Equipment, and Home Furnishings (Purchase and Care of), 2, 10, 13, 23, 24, 50, 51, 52, 54, 59, 67, 68, 71, 79, 85, 102, 103, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 130, 131, 132, 133, 134, 147, 148, 153, 159, 177, 183, 184, 185
Automobile Insurance, 10, 28, 78
Banks, 10, 13, 18, 38, 39, 83 *(See also: Checking Accounts)*
Borrowing and Debts, 2, 10, 16, 17, 18, 39, 45, 47, 64, 66, 107, 108, 111, 178, 190 *(See also: Credit)*
Brand Names and Trade Names, 2, 23, 60, 160, 171
Budgeting and Planning, 9, 10, 15, 16, 17, 18, 26, 31, 32, 38, 39, 48, 86, 98, 109, 129, 180, 181
Buymanship and Comparison Shopping, 2, 5, 9, 10, 13, 14, 20, 22, 25, 29, 33, 38, 64, 74, 84, 85, 89, 91, 95, 96, 98, 161, 174, 175, 176, 181
Cars and Transportation, 10, 29, 44, 49, 65, 77, 78 *(See also: Automobile Insurance)*
Checking Accounts, 17, 18, 39, 83, 86 *(See Also: Banks)*
Clothing and Fabrics (Purchase and Care of), 1, 2, 3, 7, 10, 13, 21, 55, 57, 85, 95, 104, 105, 106, 112, 113, 116, 117, 135, 136, 137, 157, 163, 164, 165
Community Resources, 5, 8, 10, 12, 158 *(See also: Information Sources for Consumers)*
Comparison Shopping and Buymanship, 2, 5, 9, 10, 13, 14, 20, 22, 25, 29, 33, 38, 64, 74, 84, 85, 89, 91, 95, 96, 98, 161, 174, 175, 176, 181
Consumer Information and Protection Agencies, 2, 16, 73, 85, 91, 92, 93, 94, 158
Credit, 2, 4, 9, 10, 15, 17, 18, 20, 29, 31, 34, 38, 45, 46, 47, 63, 64, 66, 72, 76, 86, 88, 91, 98, 107, 108, 110, 111, 151, 154, 155, 156, 178, 179 *(See also: Borrowing)*
Credit Unions, 69, 190
Debts and Borrowing, 2, 10, 16, 17, 18, 39, 45, 47, 64, 66, 107, 108, 111, 178, 190 *(See also: Credit)*
Economic Process, 86
Equipment, Home Furnishings, and Appliances (Purchase and Care of), 2, 10, 13, 23, 24, 50, 51, 52, 54, 59, 67, 68, 71, 79, 85, 102, 103, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 130, 131, 132, 133, 134, 147, 148, 153, 159, 177, 183, 184, 185
Estate Planning and Wills, 4
Fabrics and Clothing (Purchase and Care of), 1, 2, 3, 7, 10, 13, 21, 55, 57, 85, 95, 104, 105, 106, 112, 113, 116, 117, 135, 136, 137, 157, 163, 164, 165
Fire and Property Insurance, 28, 79
Food (Purchase and Use of), 2, 3, 13, 14, 27, 60, 61, 85, 97, 128, 160, 161, 162, 167, 168, 169, 170, 171, 172, 173 *(See also: Nutrition)*
Fraud, Trickery, and Legal Problems, 2, 4, 9, 10, 20, 22, 23, 25, 29, 38, 45, 46, 47, 49, 50, 51, 52, 54, 56, 58, 59, 60, 62, 63, 65, 71, 72, 73, 85, 89, 91, 92, 93, 94, 95, 96, 99, 110, 174, 175, 176
Guarantees and Warranties, 10, 23
Health and Medical Care, 5, 10, 11, 12, 40, 41, 42, 43, 53, 70, 152 *(See also: Health and Medical Insurance)*
Health and Medical Insurance, 10, 28, 56, 80

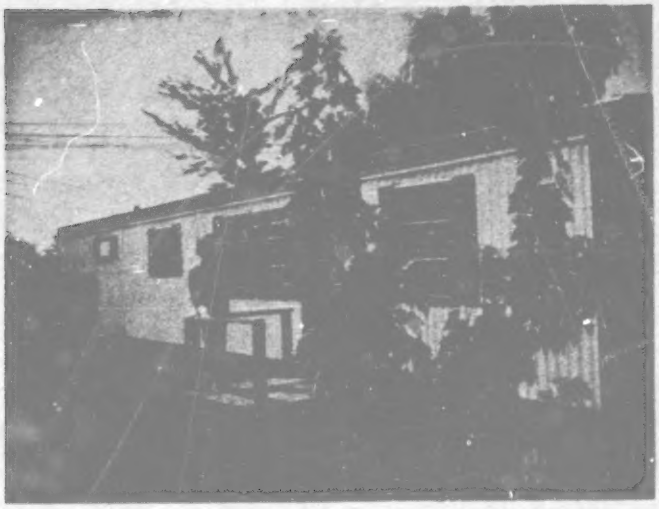
Note: Underlined item numbers are *also* available in Spanish; *Double* underlined item numbers are available *only* in Spanish.

Home Furnishings, Equipment, and Appliances (Purchase and Care of), 2, 10, 13, 23, 24, 50, 51, 52, 54, 59, 67, 68, 71, 79, 85, 102, 103, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 130, 131, 132, 133, 134, 147, 148, 153, 159, 177, 183, 184, 185
Housing (Buying or Renting), 10, 18, 79, 81
Income, 9, 15, 16, 17, 19, 26, 31, 38, 109
Information Sources for Consumers, 2, 8, 74, 158 *(See also: Consumer Information and Protection Agencies,* and *Community Resources)*
Insurance *(See Life Insurance, Health and Medical Insurance, Social Security and Medicare, Automobile Insurance, Property and Fire Insurance,* and *Annuities)*
Investments, 86
Labels, 1, 2, 14, 21, 50, 55, 160, 165
Legal Problems, Trickery, and Fraud, 2, 4, 9, 10, 20, 22, 23, 25, 29, 38, 45, 46, 47, 49, 50, 51, 52, 54, 56, 58, 59, 60, 62, 63, 65, 71, 72, 73, 85, 89, 91, 92, 93, 94, 95, 96, 99, 110, 174, 174, 176
Life Insurance, 10, 28, 56, 80
Management Process, 9
Management Resources, 9
Measurements, Standardized, 84
Medicare and Social Security, 3, 4, 13, 191 *(See also: Taxes)*
Nutrition, 5, 6, 8, 10, 11, 12, 30, 35, 36, 37, 42, 75, 87, 90, 100, 101, 138, 139, 140, 141, 142, 143, 144, 145, 146, 152, 186, 187, 188, 189 *(See also: Food, Purchase and Use of)*
Personal Care, 5, 11, 40, 41, 42, 43, 53, 58, 70, 112, 113, 114, 115, 149, 150, 152, 166
Planning and Budgeting, 9, 10, 15, 16, 17, 18, 26, 31, 32, 38, 39, 48, 86, 98, 109, 129, 180, 181
Product Information *(See Standards and Grades, Labels, Brand Names and Trade Names, Seals of Approval, Guarantees and Warrantees,* and *Measurements)*
Property and Fire Insurance, 28, 79
Protection Agencies for Consumers, 2, 16, 73, 85, 91, 92, 93, 94, 158
Savings and Savings Outlets, 10, 39, 83, 86, 180
Seals of Approval, 23
Services, 23, 59, 71
Social Security and Medicare, 3, 4, 13, 191 *(See also: Taxes)*
Standards and Grades, 2, 50
Taxes, 16, 19, 82 *(See also: Social Security)*
Trickery, Fraud, and Legal Problems, 2, 4, 9, 10, 20, 22, 23, 25, 29, 38, 45, 46, 47, 49, 50, 51, 52, 54, 56, 58, 59, 60, 62, 63, 65, 71, 72, 73, 85, 89, 91, 92, 93, 94, 95, 96, 99, 110, 174, 175, 176
Wills and Estate Planning, 4
Work Simplification, 182

Spanish Materials, 32, 33, 34, 40, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 75, 87, 100, 167, 168, 169, 170, 171, 172, 178, 179, 180, 181, 182, 191

HOME IN A MOBILE HOME

Nancy DeWitt



June 13, 1971

Dear Kathy,

Married life is really something. I am so happy. I still can't cook and John thinks he's starving. He can't understand how I can clean house so well and still can't cook. I'm learning.

We now have a home to call our own. I thought John and I would never find a place to live in Urbana. We even own our home. I should say the bank owns the home. But we pay the bank, and we *will* own it.

I used to think we would live in a dream house. But I was sure wrong. Those houses cost more than John will ever make.

We hunted for an apartment after the house idea fell through. But apartment rent is almost as much as a house payment. We don't make lots of money. But we are happy. Apartments cost so much. I was so upset. I thought we would have to set up housekeeping on the street. No place to live.

John told his boss we couldn't find a place to live. His boss told us about buying a used trailer. I thought at first it was the trailer you pull behind your car. But he meant a mobile home. John's boss told us a mobile home has low down payments and low monthly payments. And besides, the insurance is reasonable.

We went looking for a mobile home. We found out that they come in many sizes and shapes. In buying a used mobile home, one must be careful. We had to check on the heating and electrical systems. Also, we checked the roof for leakage. In a new or used mobile home the furniture, stove, furnace, and refrigerator come with the home.

We were sold on a used mobile home. We found the cutest one done with Early American furniture. It was just the right size for us. It is 50 feet by 12 feet and seems really big.

After the first two or three years, a new mobile home goes down in price. Buying a used one saved us money. We can sell it later for almost what we paid for it. It's really great. It forces us to save for the future.

Mom doesn't like our home. She says it's too drafty. She says it's either too hot or too cold. My mom thinks only about the bad things. She said we'd never be able to move it.

We got a mobile home anyway. It's home to John and me. We even have a yard and flowers. We have lots of room and storage space.

I'll describe the lot and the furniture in my next letter. It's almost time for fixing supper. The kitchen and I have another cooking lesson.

Come see me soon. I want to show you our home.

Write.

Love,

Mary

June 27, 1971

Dear Kathy,

Got your letter yesterday. It caught me up on some of the talk about town.

Mom and Dad came over the weekend. All Mom could say was "I told you so." Her famous line. It so happened that we had a windy night on Friday. All night Mom thought she was rocking in a boat. I thought the next thing she would say was, "I'm getting sea sick." We're used to the slight movement in windy weather. But it took us awhile to get used to it.

Our neighbors are nice. The trailer park has a lot to offer. There is a place for children to play. There are washing machines provided by the park for our use. I walk one block and I'm at the laundry.

Our yard has big shade tree in front. It helps cool things off this summer. We set out a small garden. We have tomatoes, radishes,

green peppers, and a few other things. Dad says our garden is big enough for one large tossed salad. That dad of mine! Our yard is small. It fits our needs.

I'm really happy with the quality of the trailer. I have a brand name stove, refrigerator, and furnace.

Our mobile home is not a cracker box. So please watch what you say! We have a kitchen, living room, two bedrooms, and a bathroom. Does that sound like the cracker box you thought it was?

I am so pleased with the no-wax floors in the kitchen, hall, bathroom, and bedrooms. I spill lots of things and it sure saves time. The living room is carpeted and easy to care for. But I really like those floors. It saves on clean-up and I have more time for cooking lessons. It's almost time for John to come home from work. Got to run.

Do you still have any questions about our home?

Write.

Love,

Mary

July 13, 1971

Dear Kathy,

I promised to tell you more about the inside of our mobile home. Maybe you call it a trailer.

Our kitchen is in the front of the trailer. I have two walls of cabinet and counter space. My kitchen sink has a window in front of it. I watch the neighborhood children play in the park across the street. I have more counter and storage space in my kitchen than Mom has. My kitchen area is about 12 feet square. The refrigerator, stove, and sink are coppertone. The copper goes with my Early American drapes and dining set. It looks so cheery in gold, brown and orange. I actually enjoy trying to cook.

Our living room and kitchen are divided by a built-in china cabinet. I keep my pretty dishes and wedding presents in it. The living room has Early American furniture. We have a sofa bed, end table, coffee table, easy chair, and a lamp. The furniture came with the mobile home. John and I couldn't have afforded all that at once. The furniture fabric is not very tightly woven. I am afraid it will not last long. I've put slip covers over the sofa and chair to keep them from wearing. The furniture is not superior, but it will do.

We have a long hall that connects the bedrooms and bath to the rest of the home. There is a door at the end of the hall. We could get out fast in case of an emergency. I have a curtain on the back door. The window is directly in front of the bathroom.

The spare bedroom is the hobby room. It's quite small--about 7 feet wide and 9 feet long. The hobby room does have its advantages. It has a built-in dresser and closet all across one side. I've put up my sewing machine. That way I don't string pins all over the place. John has his desk in there, too. He has a chair and some wall book shelves. It's a very useful room for us.

Next comes the bathroom. I've got lots of storage space. There's a built-in vanity dresser and a linen closet. There's a full-length wall mirror in front of the vanity. I love the linen closet. I can store all our blankets and sheets and have room left over. I've even got cabinets on one side that a washer and dryer will fit under. Mom couldn't believe there could be so much storage in a 6 1/2 feet by 9 feet space. The tub, toilet and sink are beige. I've added an orange shower curtain, towels, and bath set. You didn't realize I could match colors so well, did you? You'd have to see my decorating to appreciate it.

Last, but not least, our bedroom. I've used my favorite colors in the bedroom. The pale blues and greens are in the bedspread and matching drapes. I made them from the old drapes in Mom's living room. Remember? Some mobile homes come with the bedspread and curtains. Our mobile home was a used one, and the last owners took them. We have another long dresser and closet here. The bedroom is small but holds the bed, night stand and a chair.

That's our little home. It suits us to a "T." Some mobile homes are 24 feet by 60 feet. Can you believe it? They are as big as some houses, but they are still called mobile homes. Other mobile homes are 12 feet by 60 feet. Ours is just 12 feet by 50 feet. So mobile homes come in all lengths, styles and prices.

I've written on and on about this home of ours. As you can tell, I'm just so tickled about our first home.

Come visit us soon.

Write.

Love,

Mary

Edythe Morray wrote a brief booklet with a warning about lead poisoning in pottery, toys, and baby furniture. The cover she designed was partly by "cut and paste" from magazine pictures. The colorful result added much to this item for her reference library.

JIMMY SHOPS FOR HIS FIRST CAR

Florida Morris

Jimmy was on his way home from work one afternoon. He was thinking about the sporty little car his friend Jeffery had bought the day before. Jeffery told Jimmy how he had bought the car with no money down. He had bought it from the largest used car dealer in town.

He went home and told his sister, Ethel, about Jeffery's buy. Ethel was Jimmy's older sister. Jimmy had lived with Ethel since graduation from high school.

"Yoo! Hoo! Ethel, I am home."

"Hi Jimmy," answered his sister. "Did you have a hard day?"

"No, Sis, everything went well. Guess what? Jeffery has a new car, and he bought it with no money down," said Jimmy.

"How?" asked Ethel. "You have to be kidding."

"No, he told me all about it at work today. He bought it from that big car dealer on North street," said Jimmy.

Ethel listened to Jimmy carefully as he talked about the car. Jimmy was excited as he talked to Ethel. He needed a car, and this gave him an idea.

"You see, Sis, I could get the same deal. I do need a car to get to work," said Jimmy.

"Well, Jimmy you might want to look into this more. How much did the car cost?" asked Ethel.

"I don't know, Sis. I think he has a long time to pay for it," said Jimmy.

"A long time to pay for it! Umm, I bet his payments are sky high," replied Ethel. "Jimmy I do not know very much about buying a car, but let me see if Mr. Jones is home."

"Who is Mr. Jones, Sis?" asked Jimmy.

"You know Mr. Jones is our next door neighbor," said Ethel. "He is retired. He would know something about buying a car. He did have a business. I think he sold cars."

"Ah! Sis."

"Let me call him over," said Ethel. She went to the telephone.

"Mr. Jones, could you come over for a minute?" Ethel asked on the telephone.

"Sure, Ethel," replied Mr. Jones. He came right over.

"Mr. Jones, this is my younger brother, Jimmy," said Ethel. "He is living with me now."

"Jimmy and I would like to talk to you about buying a car," said Ethel.

"A car? Oh, who is buying a car?" asked Mr. Jones.

"Jimmy has this friend who bought this used sporty car with no money down," said Ethel.

"No money down?" replied Mr. Jones. "These boys don't know what they are getting themselves into. Most salesmen and dealers are out to make a sale."

Jimmy repeated his story to Mr. Jones. Mr. Jones listened to Jimmy.

"Well, son," said Mr. Jones. "I think every boy has had a desire to own a car at one time or another. However, it is not that easy. You must have a good down payment or have a little money saved."

"I have this job," replied Jimmy.

"Listen, Jimmy," said Mr. Jones. "There are many things to know about buying a car. Sit down. I will tell you a few things that might be helpful."

"What kind of a car do you want to buy?" asked Mr. Jones.

"I want one that is compact and sporty looking," replied Jimmy.

"Jimmy, there are two things you need to look into first. Go to several used car dealers. Also include your friend's dealer. Then look at the ads in the newspaper."

"The newspaper is already here," replied Ethel. "I'll go and get it."

"No money down! Re--pos--sess--ed!" These are the words that Jimmy read in the paper.

"What does all this mean, Mr. Jones?" asked Jimmy.

"Well, Jimmy, you must learn to read between the lines," replied Mr. Jones.

"Read between the lines?" replied Jimmy. He was puzzled.

"Let's consider one offer," said Mr. Jones. "Repossessions--take over the payments. Wouldn't you think that meant taking over the payments left by someone who could not keep up his payments?"

"Yes, I would," replied Jimmy.

"This is not always true. The ad may be just a come-on to get you to visit the lot. Once there, the dealer hopes that you will decide on another buy at the regular price," siad Mr. Jones.

"Gee," said Jimmy, "I didn't know that."

"Read this ad," said Mr. Jones. Jimmy reads the ad. "No money down! Three years to pay! Two-door hard top, three-speed transmission, bucket seats, eight-cylinder."

"You will be surprised to learn that there is a down payment after all. In fact, a large sum to make up for the small installment. The salesman will suggest borrowing from a loan company. He knows one that will let you have the money. Then before you know anything, listening to all that sales talk, you have two loans to pay. The cash from the loan company with interest and the car payment."

"A guy could get into real trouble, if he is not careful," remarked Jimmy.

"Jimmy, what are you doing tomorrow afternoon after work?" asked Mr. Jones.

"Nothing planned yet," replied Jimmy.

"I'll go to look for a car with you," siad Mr. Jones.

"Swell," said Jimmy.

The next afternoon Mr. Jones and Jimmy started out to look at cars.

"Good afternoon," said the salesman. "What could I do for you good people this afternoon? We have some deals of a lifetime. You know, the boss has his special offer once a year."

"We are looking for a good used car with low-mileage on it," said Mr. Jones.

"I have just the buy," said the salesman. "This one-owner Maverick, a real beauty, for only $1,699.00."

"It's a baby," said Jimmy.

"Well," said Mr. Jones to Jimmy, "let's not buy too quickly. You see, Jimmy, in some big used car lots, cars are brought in, polished up and conditioned to start. You must take the car out for a road test. A car may never be checked out unless you do it yourself. Then you might want to ask about the owner. The owner could tell you about the car's condition. You might want to pay a mechanic to look the car over; a mechanic you know you can trust. The few dollars you pay him may save you hundreds in repairs later on."

"Gee, Mr. Jones you sure think fast," said Jimmy.

"Jimmy, remember I used to sell cars," said Mr. Jones.

"Thank you, sir," said Jimmy to the salesman. "We are just looking today."

"Well, let me give you my card. It has my name on it in case you decide to buy later," said the salesman.

"There is another dealer down the street," said Mr. Jones. "Let's go down to see what they have."

They went to the other dealer.

"Hi, you folks. What could I sell you today?" asked the salesman.

"We are looking for a good used car," said Jimmy. "A car to drive to work."

"I see," said the salesman. "You see, fellows, we are here to serve you. We can handle all your financing right here on the spot. Look at this little 1968 Mustang convertible, red with a white top, excellent condition, and for only $1,295. I might be able to do better than that."

"Gee, Mr. Jones, this is a buy. Did you hear him say he might knock off more if I wanted to buy the car."

"Yes," said Mr. Jones. "Jimmy, if a salesman points out that he can give you a better deal than the list price, you may be getting a clunker. He may be trying to push it off the lot," replied Mr. Jones.

"Jimmy, there are many factors involved in buying a used car, but the condition of the car is the most important of all," Mr. Jones went on. "You must understand how a salesman can carry on. If he makes a promise, make him write it down and sign it. Ask the salesman for the contract to take home and read before you sign," said Mr. Jones.

"You're really smart," said Jimmy to Mr. Jones.

"Well, Jimmy, this know-how came from many years of buying and selling."

"Let's go home," replied Jimmy. "Come over and have dinner with Ethel and me. Sis always prepares enough for an extra person."

They went back to Jimmy's house.

"Come in," said Ethel. "Have you guys bought all the cars downtown?"

"No," replied Jimmy. "I sure did learn an awful lot about buying a used car. Mr. Jones is a smart man, Sis."

"Well, tell me what happened, Jimmy. Did you see a car you want to buy?" asked Ethel.

"Yes," said Jimmy. "I am going to shop around some more before I decide to buy."

They all smiled. Ethel began setting the table. Jimmy thought about all the facts Mr. Jones had told him about used cars. Picking up a pencil and paper, Jimmy sat down and started to write himself some reminders for car buying. This is what he wrote:

Ten Commandments for a Car Buyer

1. If the price is right, buy close to home.
2. Read every word of the Warranty.
3. If you leave a deposit, be sure you get a proper receipt.
4. The bigger the down payment, the smaller the total cost.
5. Shop around for your car loan. Half of one percent difference in interest rate can mean many dollars in savings.
6. When buying a used car, ask for a written guarantee. See if it covers the parts and labor for a specified period of time.
7. Always road test a used car.
8. If you have a trade-in, the balance that you have to pay is important, not the amount you are allowed for your old car.

9. Be sure you know how much you are paying for interest or credit charges.

10. Never buy a new car that doesn't carry a manufacturer suggested list price on its window.

He showed it to Mr. Jones. "Here is what I learned from you," Jimmy told him, "and I don't want to forget any of it."

Mr. Jones smiled as they all sat down to eat. "You're a smart boy, Jimmy," he said. "You're going to do okay."

BROKE AGAIN!

Ruth Freel

"Two lousy dollars! What a bank balance!" said Sally to herself.

Sally had a real problem. She was going to her best friend's baby shower. She needed a gift.

"I wanted to give Linda something really nice for the baby," Sally thought. "She has been such a good friend to me. She and Jim don't have too much money to spend. And now I have only two dollars! What can I do with two dollars?"

Sally had graduated from high school in June. Jobs were few and far between. Finally she had landed a job as a checker in the super market.

Somehow her pay didn't seem to go very far. She seemed to be broke most of the time. And she always wanted to do what her friends were doing--like the weekend at the beach. One of her new friends at the market had talked her into going. She hadn't been able to say, "No." She didn't want to say, "I don't have the money to go." On this weekend Sally had found that it cost a lot to eat in restaurants--much more than she had really planned for. And it had rained most of the time. She hadn't met any cute boys, either. All in all, the weekend had been a fizzle. And it had cost more money than she cared to think about.

Two weeks ago she had bought a car. All the girls she worked with had cars. "Why shouldn't I have one, too?" she had reasoned. But the car had taken all her savings. It had taken many hours of baby sitting to earn *that* $400. That $400 meant baby sitting each morning for three children--and for three summers.

"Mother warned me, too!" Sally thought. "She told me I should wait awhile before I decided to buy a car."

And then her dentist's bill had come. Mother had rescued her. Mother had paid the bill. And Sally had agreed to pay back the money in weekly payments.

"Mother is one little lady who wouldn't be in this mess," Sally said to herself. "She always seems to be able to plan her money. I can't even let her know the bind I'm in. What can I do? I'm supposed to be grown up. And look at me!" She thought awhile. "Maybe in the morning I'll get an idea," she said, hopefully.

Morning dawned, as mornings usually do. Somehow in the morning things didn't seem so bad.

"Mrs. Allard, my Home Economics teacher wouldn't be stuck this way," Sally thought. "She sure had zip! Her hair was getting gray. I guess she was pretty old--maybe 40. But she sure had groovy ideas! She sure could make a lot out of nothing. And could she ever solve problems!

She made us solve problems, too!

"She had lots of queer little sayings that she wrote on the blackboard. Like:

'Wise men say
Keep somewhat til a rainy day.'

Nicholas Breton

"And then that other one:

'It's better to have a hen tomorrow
than an egg today.'

English Proverb

"What would Mrs. Allard do in a case like this? I could knit a baby jacket if I had time. But I don't have time."

Suddenly an idea came to Sally. "Why, of course," she thought. "I did the bulletin board which said, 'It is when you give of yourself that you truly give.' I know what I'll do. I'll buy a nice baby card and I'll write on it

Dear Linda,
I know you and Jim will want to go out once in awhile after the baby comes. You can trust the baby with me.
So; I, Sally, promise you twelve hours of free baby sitting.
With Love,
Sally
A gift
for the baby-to-be
with warmest wishes
for every happiness

NO SHOES FOR TAMMY

Mary Beth Manning

Shirley and Larry had had a fight over their many bills. Shirley was feeling sad. She decided to cheer herself up by going shopping.

Shirley took her baby, Tammy, and drove to town. She saw a large "Sale" sign on a dress shop window.

Shirley decided to look at the dresses on sale. She parked the car. She took Tammy and went into the store.

"May I help you?" asked a clerk. "We have many lovely dresses on sale."

"I really don't need a dress," answered Shirley. "I just want to look."

"We are glad to have you look. Do you like blue dresses?" asked the clerk. "Here is such a pretty one. You wear a size 10, don't you? It will look nice with your blond hair."

"Well, I really don't need a new dress," replied Shirley. "But it is pretty. Such a lovely shade of blue."

"Why not try it on?" asked the clerk. "You don't have to buy it. I would like to see it on you."

Shirley decided to put on the dress. It was her size and fit very well.

"The dress is pretty," she said. "I do like it on me."

"You should buy it, my dear," urged the clerk. "The sale is only for today. You should not pass up such a good buy."

"How much is the dress?" asked Shirley.

"Just $15," replied the clerk. "A real bargain. It is marked down from $25."

"All right, I'll take it," decided Shirley.

She opened her purse and paid for the dress. Larry had just cashed his paycheck the night before. Shirley had her household money for the next two weeks.

Shirley went happily out of the store. She held Tammy in one arm and the dress box under the other.

Then she thought about groceries. Tomorrow was supermarket day. She looked down at Tammy. She saw her worn shoes. Shirley and Larry had talked about getting the shoes out of this paycheck. How would they buy the shoes for Tammy now?

Shirley was no longer happy with her new dress. She knew she had cheated Tammy out of new shoes. The baby needed new shoes. Shirely had not needed a new dress. Larry would be angry.

Shirley knew she had thought only of herself. She should have planned her shopping trip. If she just went to look, she should have just looked.

She should have put the most important things first. Then Tammy would have new shoes.

Discussion Questions

These would be used to discuss and draw conclusions concerning the case situation. I would hope the questions would prompt other discussion of shopping without planning.

1. What makes people buy without thinking ahead?
2. What may happen if a person buys one item without thinking of other's needs?
3. What purchases give the most satisfaction? Those bought according to plan or those bought without planning?
4. How might family harmony be affected by shopping without thinking ahead?

Evaluation

A case study situation, unfinished. The student writes a short ending.

FREE (?) ENCYCLOPEDIAS

Kay Caragher

Lisa graduated from high school in June. She lived in a small town. She got a job as an aide in a hospital there. Her picture was in the local paper with those of the other new aides. Then she began to get calls from many salesmen.

One night, Lisa was just finishing the dishes when her doorbell rang. It was a salesman. He said he was Mr. Dean from the Smith Book Company. He wanted to show her a set of encyclopedias. Lisa was tired but she let him come in.

Mr. Dean showed her a picture of the set of books. He also gave her a copy of one of the books to look at. Then, he began his sales pitch. He told her all the good points of the books. He then told her this was a once-in-a-lifetime offer. He would give her the $200 set free if his company could use her name and home town in their ads. Lisa didn't have a set of encyclopedias. She thought this was a good offer. She told Mr. Dean she would accept his offer. After she agreed, Mr. Dean told her that she would also have to agree to keep the set up to date. To do this, she would have to purchase the yearbook each year for ten years. This would only cost her $33.75 a year. Lisa thought this was reasonable. She signed the agreement. Mr. Dean thanked her and left.

Lisa was pleased with her free books. She couldn't wait to get them. The next day, her friend Paula came to visit her. Lisa told her all about her books.

Paula said, "I have a set of encyclopedias. They aren't from the same company. But I only pay $10.00 for my yearbooks." Lisa was amazed. Paula said, "Get a paper and pencil. Let's figure out how much you'll be paying for the ten yearbooks."

$33.75
x 10
$337.50

10
10
100
+200
$300

$337.50
-300.00
$ 37.50

They found she'd be paying $337.50 in ten years. Paula would get ten yearbooks for $100. They figured some more. If Lisa's set cost $200 and the yearbooks were $10 a piece, the total cost for the set and ten yearbooks would be $300. Lisa was paying $37.50 more than the books cost by taking this offer.

Lisa said to Paula, "I never dreamed I'd be paying so much. I thought I was getting the set free. I don't want them now. They're not worth it. Do I have to take them since I signed the agreement?"

Paula said, "No, you don't have to take them. There's a new law in our state. You can break the agreement if you do it within *three* days."

Lisa replied, "Thanks, Paula. Am I glad you came over today! I'll write the company tonight." Lisa thought to herself, "I wish I had figured out how much I'd be paying before I signed the agreement. Then, I wouldn't have to write a letter. Maybe next time I'll think before I sign. I might not be so lucky again if I signed too fast."

ROUND AND ROUND

Billye Griswold

Narrator: Mrs. Howard bought a dress. She took the dress home. She tried it on. She didn't like it and she didn't wear it. She is now trying to return it.

Mrs. Howard: "I want to return this dress." (Hands dress to clerk)

Clerk: "May I have your sales ticket?"

Mrs. Howard: (fumbling in purse) "HMMMMM, I was sure I had it."

Clerk: "I'm sorry, I can't give you credit. You must have your sales slip. Go to the sales manager. His desk is over there." (She points to the right.)

Mrs. Howard: (gathers up dress and returns it to sack) "Thank you!" (walks over to sales manager's desk)

Sales manager: (in a loud voice) "What do you want?"

Mrs. Howard: (a little scared) "The clerk sent me. She said I had to have my sales ticket. I wanted to return this dress. I can't find my sales ticket."

Sales Manager: (removes dress from sack, looks at it carefully) "You have to go to the general manager."

Mrs. Howard: "How do I get to his office?"

Sales Manager: "Up these stairs and to your left."

Narrator: The lady puts the dress carefully back in the sack. She scratches her head. She wonders how she ever got herself into this mess. She walks up the stairs.

General Manager: "Yes, what can I do for you?"

Mrs. Howard: (pulls dress from sack, holds it up) "I want to return this dress. I can't find my sales ticket."

General Manager: (takes dress, looks it over carefully) "Misplaced your sales ticket, huh?" (presses a button on his desk)

Mrs. Howard: "Yes, I did."

The security guard enters hurriedly. "We don't deal kindly with shoplifters, lady."

Mrs. Howard: "I don't understand."

Security Guard: (In a mocking tone) "I'm sure you wouldn't."

General Manager: "You don't have a sales ticket. We think you stole this dress."

Mrs. Howard: (scared and shocked) "I didn't steal this dress."

Security Guard: "Oh, really! You have no proof you bought it."

Narrator: Mrs. Howard gets more scared. She feels like crying. She wonders how she can explain. There is a long pause while the guard glares at her. Then suddenly . . .

Mrs. Howard: "I remember! The clerk's name was Harriett. I didn't find a dress like I wanted. Harriett said to put this one on. She said it looked nice on me. It wasn't what I wanted. She kept saying it was just right for me. (to manager) Those clerks sell you anything. They just want to make a sale. They insist you buy."

Security Guard: (steps back, acts shocked) "Well!"

General Manager: "I'm sorry you feel that way."

Mrs. Howard: (after a few moments) "Wouldn't Harriett's sales book show that I bought this dress?"

General Manager: (looks through notebook) "I'm sorry. Harriett is on vacation. You'll have to come back next week."

Narrator: "Keep your sales tickets. If you want to return something, you won't have to go round and round."

Class discussion following the story might include questions like:

Would you ever go through all the steps as Mrs. Howard did to return something you did not want?

Have you ever returned merchandise?

How did you go about returning your merchandise?

Did you get your money back?

Did the store use delaying actions to try to discourage Mrs. Howard from returning the dress?

Could the manager have found Harriett's sales book if he wanted to?

Was he justified in wanting Harriett to see Mrs. Howard?

Did he do this thinking Mrs. Howard may give up and keep the dress?

Do you think a customer would really be accused of stealing a dress in a situation like this with so little evidence?

JIMMY BUYS A USED CAR

Florida Morris

Jimmy tossed and turned all night. He was thinking about what Mr. Jones had said about used cars. He finally went to sleep. He dreamed about buying his car. He was running from one car dealer to another. "Shop around before buying. Always road test a used car. Ask for a written guarantee." All these things were in his dream. Jimmy awoke thinking he had bought a car.

The next day, Jimmy went to work. He told Jeffery that he and Mr. Jones went to the car dealers.

"What kind of service is your car giving you, Jeffery," asked Jimmy.

"Very good service," replied Jeffery. "I have needed only a tune up."

"I think I am going to get a little compact car," said Jimmy.

"Where?" asked Jeffery.

"I don't know just yet," said Jimmy.

That afternoon, Jimmy went straight over to Mr. Jones' house.

"Come in," said Mr. Jones. "I didn't expect to see you so early."

"You see, there are a few other things I need to know about," said Jimmy.

"Well, sit down."

"No, I am dirty. I just got off work," replied Jimmy.

"Ah, that's all right. You know, I don't have much company, so I'm not fussy about housekeeping. What do you want to know now, Jimmy?" asked Mr. Jones.

"You see, I have saved $200.00 for a down payment. I need to know more about financing the car," said Jimmy.

"Have you looked into your credit union or the bank?" asked Mr. Jones.

"No, I haven't," said Jimmy.

"I think the dealer asked about 18% interest. Banks ask about 12%," said Mr. Jones.

"Is that right?" said Jimmy.

"The credit union usually lends money to their members on signature only. Their interest rate is about one percent per month on the unpaid balance."

"Gee whiz," said Jimmy. "I will check into that tomorrow. One other thing, Mr. Jones. How about automobile insurance? Is it like buying health insurance or life insurance?"

"In a way it is. A car owner and driver needs good insurance coverage," said Mr. Jones. "You have to look around for the best buy."

"The most important coverage is liability," Mr. Jones went on. "This gives protection if you hurt anyone. Liability insurance pays for the damage and injuries that you may do to other cars and people."

"Liability insurance?" asked Jimmy.

"Yes," said Mr. Jones. "The cost depends upon how much coverage you get and what kind of coverage. You might not want to hear this, Jimmy, but the highest rates are paid by unmarried males under 25 years of age."

"That's me!" said Jimmy. "I never get a break."

"Ah! But if you are buying a compact car, you will get a break. Compact cards cost less to insure," said Mr. Jones.

"Good," said Jimmy. "Now you are talking!"

"Medical insurance is another kind you will need. It pays medical costs for you or anyone in your car who is hurt," said Mr. Jones. "Then there is collision insurance. It pays for damage to your car. It might be caused by a driver without insurance or by yourself. And last, Jimmy, you might want comprehensive insurance. It will insure your car against fire or getting stolen. You can cut the cost by getting the deductible policy. This means you pay the first $50 or $100 and the insurance company pays the rest."

"However, there is one final thing, Jimmy. Be careful of companies that sell insurance to just anyone. Some companies will leave you in mid-air if there is a suit against you. If I were buying my first car insurance, I would ask around about the companies."

Jimmy listened to everything Mr. Jones told him. He was so thankful to have Mr. Jones living next door.

"I had better go home now. Ethel will think that I am working overtime," said Jimmy.

"Hi, Sis," he said when he got home.

"Why, hello, Jimmy. Did you work overtime?" asked Ethel.

"No, I was at Mr. Jones' finding out about car insurance," said Jimmy.

"Did he help you?" asked Ethel.

"Help me?! Man, that guy is like a walking encyclopedia. He knows something about everything," said Jimmy. "Sis, I think I am going to buy a used car. I have $200.00 for a down payment."

"Well, good," said Ethel. "You should know what to look for in a good used car after all that advice from Mr. Jones."

Just then the door bell rang.

"Come in, Mr. Jones. Jimmy and I were just talking about you," said Ethel. "What could we do for you?"

"I was over there thinking about what Jimmy and I had talked about. I don't remember talking about warranties," said Mr. Jones.

"Well, I went to the library and checked out a book on consumer buying," said Jimmy. "It had some stuff about car warranties."

"Good for you Jimmy! I wanted to be sure you knew everything before buying," replied Mr. Jones.

"Look here," said Jimmy. "The book explains the types of warranties. It tells about the implied warranty."

"Well, then, I'd say you are a smart boy," said Mr. Jones. "Just remember the best guarantee will cover you for 30 days for 100 percent of all parts and labor. It may not be easy to get such an agreement, but you can try."

"I will," said Jimmy. "You and Sis will get the first ride in the car."

Two days later Mr. Jones heard a toot-toot in front of his house. "What is all that noise?" he asked himself. He stuck his head out of the door. He saw Ethel run out to the sidewalk.

"Come on, guys. Get in," called Jimmy to Mr. Jones and Ethel. "How do you like it? I only paid $1200.00 with interest charge and all. Isn't it a beauty?"

Mr. Jones winked at Ethel as Jimmy pulled off down the street. He blew his horn again. He was so happy he had to make noise.

BIG TROUBLES WITH A CREDIT CARD

Florida Morris

Characters: Kathy, Mary Beth, Saleslady

Opening setting

Kathy is reading the newspaper. She notices all the sales in town that night. It is the Moonlight Madness Sale. Kathy rushes to the phone and calls her friend Mary Beth.

Mary Beth: "Hello! Oh, Kathy, what have you been up to lately?"

Kathy: "Busy working, that is about all. Oh, Mary Beth, the stores are having a big sale tonight. Would you like to go with me?"

Mary Beth: "Yes. I am bored stiff. I will meet you in front of Larson's."

(The girls meet in front of the store.)

Kathy: "Oh, look! Larson's is having a half-price sale on all of their dresses."

Saleslady: "May I help you?"

Kathy: "I saw the sign in the window. I'd like to look at the dresses on sale."

Saleslady: "Good! We certainly have a lot of nice things on sale today. You can get some real bargains. Step this way, please."

Mary Beth: "Oh! Look at those cute dresses, Kathy! Gee, I would go mad in here. Hot pants outfits! Look at that darling granny skirt and blouse! Kathy, I know you can find something."

Saleslady: "I'm sure you'll find one you like."

Kathy: "This one is beautiful! It is just what I need to wear to the dance Saturday. Here is another one!"

Saleslady: "Do you want both dresses?"

Kathy: "Yes."

Saleslady: "Would you care to try them on?"

Kathy: "Sure, which way?"

Saleslady: "Right back here. Oh, this booth is filled. Do you care to wait?"

Kathy: "Oh, I'm sure they will fit."

Mary Beth: "Oh, no, Kathy! You should try them on first!"

Kathy: "I always wear a size nine. What are you going to buy, Mary Beth?"

Mary Beth: "I am just looking with you. My money is short this week."

Kathy: "Don't you have a charge account here? They will let you charge it, I am sure."

Mary Beth: "No. That is all right. I will get the next sale."

Kathy: "Oh here, I will let you get something on my account. Pick out something."

Mary Beth: "No thank you, Kathy. I sew most of the clothes that I wear or pay for them in cash. There is an interest charge when you buy on credit. That finance charge might buy material for two more dresses."

Kathy: "Credit cards, honey, are the greatest things in the world. I have half a dozen of them. I would not be able to buy tonight without this credit card."

Mary Beth: "Yes, credit cards are good for buying certain things. But for clothes, no. Not for me."

Saleslady: "What else can I do for you today?"

Kathy: "I will take these two dresses."

Saleslady: "Cash or charge?"

Kathy: "Charge please." (She hands the lady her charge plate. The saleslady adds up the bill. She gives the bill to Kathy to sign.)

Saleslady: "Thank you. You ladies must go over and look at the shoes we have on sale."

Kathy: "Oh, this must be my lucky day. I do need some shoes to wear to the dance."

(Kathy and Mary Beth go over to the shoe corner.)

Kathy: "Oh, Mary Beth, look at this cool pair of shoes! They will make my dress stand out. I must try them on."

Saleslady: "Which pair of shoes could I fit you girls with today?"

Kathy: "That green pair over there. They match the dress I just bought." (Kathy takes out the dress and shows it to the saleslady.)

Saleslady: "They do match your dress. You are getting them for half price."

Kathy: "I think I will try to find another pair. Mary Beth, are you sure you don't want to buy a pair? You can't beat this. Half price!"

Mary Beth: "I will look at them."

(Kathy looks around and finds another pair. Mary Beth tries on several pairs but decides to keep her money for her lunch for the rest of the week.)

Kathy: "I will take these two pairs."

Saleslady: "You are really smart to take advantage of this sale. What about you, young lady?"

Mary Beth: "No, not today."

Saleslady: "They are going real fast. Tomorrow we might not have your size. Will this be cash or charge?"

Kathy: "Charge, please. Here is my charge plate."

(The saleslady adds the cost of the shoes and hands Kathy the bill to sign.)

Saleslady: "You really did get a bargain today. Here is your card."

Kathy: "Let's go home now. I am afraid I will be in trouble soon. I just can't resist all of these bargains."

(Later at home, Kathy is trying on one of her new dresses when she hears a knock on her bedroom door.)

Kathy: "Come in, Mother."

Mother: "Oh! I see you've been shopping."

Kathy: "Yes, and I'm so unhappy. I bought two dresses on sale at Larson's and I didn't try them on. This one doesn't fit."

Mother: "Kathy, you should try on anything before buying it. I don't think you can take back sale merchandise. Does the other one fit?"

Kathy: "Yes, it fits very well. I bought some shoes to wear with it."

Mother: "These are cute shoes, Kathy. But what else can you wear them with?"

Kathy: "Oh, Mother, don't rub it in! You know how it is with a sale."

(A month later Kathy gets her bill in the mail. The bill is $75.00 plus carrying charges. Kathy is frightened. She usually gave her parents

$25.00 of her $80.00 check for boarding. This left her with $55.00 to operate on, and she had other bills.)

Kathy: (She phones Mary Beth.) "Mary Beth I am frightened to death. My bill for those shoes and dresses if $75.00. I can't pay my parents for board."

Mary Beth: "Kathy, go in and explain to them what happened. Parents are always helpful."

Kathy: "But Mother knows that one of the dresses doesn't fit. She made a comment about the shoes."

Mary Beth: "If you don't pay now, your interest charges will go up."

Kathy: "Mary Beth, I should have listened to you about the credit card. If I get out of this, I am going to turn in all my credit cards and take that sewing course."

OH, THOSE IMPULSE BUYING BLUES!

Ruth Freel

CHAPTER I

It was four o'clock in the afternoon. Mary Lou groaned as she mixed her casserole. "I can't tell John the mess I'm in," she said to herself. "What is he going to say to me? He may be angry."

John arrived home, tired and dirty after a hard day's work. John was a plumber. When you are a plumber, you get dirty. And there is a lot of heavy lifting to do.

"I hope I won't have to work quite this hard for a whole lifetime," John thought. "I like my job. I like working hard. But most nights I come home completely beat. I hope my plans work out. If they do, I can have a better job. I can make more money. I want Mary Lou to have nice things."

The good smells in Mary Lou's kitchen made John feel happy and a little less tired.

"Mary Lou always gets such good meals," he thought. "They taste good and they sure look pretty."

"What's for supper, Honey?" John asked. "Whatever it is, it smells good! I'm glad I married a girl who likes to cook! I'll hurry and take my shower."

Before sitting down to supper, John put his arms around Mary Lou. He gave her a big kiss. Mary Lou cuddled up to John. She smiled, but inside she wasn't smiling. "How can I ever explain?" she asked herself.

Supper was good. There was tuna-noodle casserole, home-made oatmeal muffins and a raw spinach and tomato salad. That was topped off with Mary Lou's special double-lemon cake.

John ate and ate. Finally he said, "Why are you so quiet, Hon?"

"I am just planning what I'll do tomorrow afternoon," Mary Lou said. "The girls are coming for coffee. I haven't figured out yet what I'll have. Any ideas?"

"Why not some of this cake?" John asked.

But Mary Lou knew his mind wasn't on her coffee party. She knew he had had a lot on his mind the last few days.

"Honey, the boss talked to me again today about going to night school," John said. "There is a good course in oil burner repairs at Lowell Tech. You don't have to have any oil burner work before taking the course. My plumbing experience is background enough."

"But I will have to have $200 tuition for the course. And, of course, the extra gas I'll use to get to Lowell will cost something. We have $100 saved. The boss has offered to lend me another $100. He'll take $5 a week out of my pay until I get it paid back."

"If I complete the course with a good grade, the boss promises me a $10-a-week raise," John went on. "I know I can trust him because he has given me one raise already this year. And I didn't even ask for it! Do you suppose we can really manage the money end of it? If we only can!"

Mary Lou reached across the table and took John's hand in hers.

"Of course we'll manage it!" she said. But inside herself she wasn't so sure. She had done something foolish and she knew it.

She didn't want to tell John about her mistake. She didn't want to worry him. She didn't want to make him angry. In fact, she hadn't been married to him long enough to tell exactly how he would take her foolishness. Perhaps it would be best to wait awhile before telling him. Possibly she would get an idea which would solve her problem. Maybe she wouldn't have to tell him.

CHAPTER II

The next afternoon Mary Lou was waiting for her friends to come for the coffee hour. She was using her best dishes and her nicest table cloth. She had gone out into the field in back of the house to pick golden rod for the middle of the table.

"I hope no one has hay fever," she thought. But this worry was a small one compared to her other great big worry.

"What will I do?" she asked herself. "If I tell the girls about my problem, can they help me? Perhaps they will have some answers for me."

Mary Lou heard laughing and chattering. The door bell rang. Her friends had arrived. The girls sounded so carefree.

"I was carefree yesterday morning," Mary Lou said to herself. "And now I have a problem." But for now she pushed her problem to the back of her mind.

"Hi, everybody! Come on in and sit down. The coffee is ready."

"Mmm," the girls said, almost as one voice.

"Smells good," said Ellen who was tall, blond and practical.

"The cake looks just yummy. Can we have seconds?" asked Dot who was short, roly-poly and jolly.

"Yes," said Mary Lou. "Seconds all around on everything!"

"How pretty your table looks!" exclaimed Ann. Ann was the one who always noticed how things looked. She was tiny, red headed and bubbling.

It was quiet for a while as everyone enjoyed the double-lemon cake and coffee. Then Mary Lou could no longer keep her troubles to herself.

"I'm in such a mess," she said. "I worried so much last night that I couldn't sleep. John's snoring didn't help, either!" she said with a little grin. "But the snoring I could stand. It's my thoughts that I couldn't take."

"What happened? What are you so upset?" asked Ellen. "Is there anything we can do to help?"

"Let me start at the beginning," said Mary Lou. "I got up at six with John yesterday morning. After he'd gone to work, I really pitched into the house. By noon time I had even washed and waxed the kitchen floor. But I was bushed."

"I started to heat some soup for my lunch, but I never did get to eat it because the door bell rang. It was the Avon lady."

"I don't see anything about the Avon lady that would upset you," said Dot.

"It wasn't the Avon lady who upset me," said Mary Lou. "It was what I did that upset me! I ordered $20 worth of stuff from her! And I just can't spend this much money on lipstick--and perfume--and eye shadow--and --and--junk!" Mary Lou's eyes filled with tears.

"But you owe it to yourself to look nice and to smell good. And you owe it to John, too," said Ann.

"But John wants to go to night school. We needed every penny for that. We have planned our money so carefully. And we figured we'd be able to manage it. But now I've given her a $20 order and I don't know how I'll pay for it. And I haven't told John. I didn't know how to tell him. He thinks I'm so great and such a good manager! What will he think when I tell him?"

"If I lend you some money, will it help?" asked Dot.

"Gosh, thanks. But I would only have to pay it back. I hate debts and so does John. So I guess borrowing wouldn't be such a good idea," signed Mary Lou.

"Well, can't you call the Avon lady? Can't you tell her you don't want the order?" questioned Ellen.

"I don't know how to reach her," said Mary Lou. "I can't even remember her name!"

"Well, I'd settle it," said Dot. "I just wouldn't be home when she delivers the stuff!"

"But I don't know when she's coming," said Mary Lou. "I can't be gone all day--day after day. She'll catch me sometime."

"Maybe you could ask her to take payment in small amounts--a little each week," suggested Ann. "This way you could have all those nice things and pay only a little at a time. Certainly you work hard enough! You deserve something!"

"But John wants to go to school. And I want him to go. It's for both of us that he wants to do it. I just don't know how it all happened. I was so tired when the Avon lady came. I was hungry. The things she showed me were so pretty. They smelled so good. She talked so nice. And I hadn't bought any of these things since I got married. I was tempted. And before I knew it, I had ordered. I ordered $20 worth!"

"Let's keep calm," said Ellen. "Let's not panic. There has to be some sensible way out of this. Let's just all sit quietly and think for a minute. Four heads should be better than one."

They sat for a while. They thought and thought. No one had an idea. Even four heads couldn't seem to solve this problem!

CHAPTER III

At five o'clock Mary Lou met John at the door. She gave him a big grin and a hearty kiss.

"My goodness!" exclaimed John. "Are we celebrating something?"

"We sure are!" said Mary Lou. "Go take your shower, and then I'll tell you all about it. Supper will be ready in half an hour."

When John came out of the shower, Mary Lou pushed him toward his big easy chair. He fell into it with a happy sigh. She sat near him on a foot stool.

"It's so good to get home!" he said. "What's the big thing we are celebrating?"

"Now, John, don't say anything until I finish. And promise me you won't get mad."

"OK, Honey, I promise."

"Well, I had a caller yesterday. The Avon lady."

"Oh, heavens!" exclaimed John.

"Now, remember, you promised, John."

"OK, Honey. Once again I promise."

"Well, I don't really know what happened. I guess I was just tired and hungry. Everything she showed me tempted me. Anyway, I ordered some stuff from her. Twenty dollars worth."

John didn't say a word. But his face looked troubled.

"After she left I was almost sick over it. I knew I had wrecked our plans. I hated to tell you. I just didn't know which way to turn!"

"This morning after you left for work, I sat down to have another cup of coffee. While I drank it, I read last night's paper. In a flash I had an idea. I made up my mind what I'd tell the Avon lady when she comes. I can afford to buy just one thing this time. I'm going to choose the lipstick for now. I'm going to ask her if she'll put the other things away for me. And maybe I can get one thing every week."

"I also had an idea about earning a little spending money. I have a part-time job!"

"My word! You sure moved fast! What's the job? How did you get it?"

"I saw an ad in the paper for part-time help. Doehla Greeting Cards Company was looking for part-time help. Four hours a day--three days a week. The job is putting together boxes of cards. And it pays $1.85 an hour. Just think, John! That's $22.50 a week! Of course not take-home pay--but I still think it's pretty good! I went down and I'm hired! I can even help you with the money you need for school!"

"Oh, Honey, I hate to see you go out to work. Gosh, Dad never let Mother work. He always said she had plenty to do at home," said John.

"Maybe she did. But I don't have that much. John, lots of married women work now. We have no children yet. It's only part time. It will be good for me to get out of the house. And think of the money! It's not a great amount. But it will help. And bit by bit I can buy the Avon things--and maybe some things for the house. Maybe we can save some, too! I think it's great!"

"Yes, it's great," said John. "And you're great! I love you."

A BAIT-AND-SWITCH CAMERA SALE

Paula Conder

Betty's birthday was coming soon. Mother and Dad had promised her a small camera for her birthday. She had wanted one for a long time.

Betty saw some ads in the paper. They told about some cameras on sale. She cut out the ads. Mother, Dad, and Betty went to look at the cameras.

Cameras were advertised at one store for $15.00. They went there first.

"May I help you?" asked the clerk.

"Yes, we would like to see the camera that is on sale for $15.00," said Betty. She showed the clerk the ad.

"Oh, that one," said the man. "Here it is."

"That looks fine to me," said Betty. "Do you think it is a good camera, Dad?"

Dad looked at the outside of the camera. He looked at the inside of it. He read the label and the guarantee. He saw the brand name. "This seems to be a good camera. We'll take it," said Dad.

"I'm sure we have others that will please you better. Let me show them to you," said the clerk.

"No, this will be fine," said Mother.

"Really, just look at these," insisted the salesman. "Isn't this much prettier than the $15.00 camera?"

"Yes," replied Betty.

"This camera gives a much clearer picture. It takes great colored pictures. The flash attachment is easy to put on. I'm sure you want the best pictures, don't you?" asked the clerk.

"Sure," said Dad, "but we can't pay very much. We'll take the camera that is on sale."

"This isn't expensive at all," said the clerk. "It costs only $5.00 more than the other one. Now that isn't very much, is it? I would really feel bad about selling you the $15.00 camera. I know you would be disappointed in it. We don't like for our customers to be unhappy with a purchase."

"Maybe we should go somewhere else and look," said Mother. "Thanks anyway."

They left the store. Dad said, "Betty, that's a bait-and-switch business. They advertise one thing and try to sell you another. I don't like that."

They went to another store. Again Betty showed the ad. This time the camera cost $18.00.

"I'm sorry," said the clerk. "We are sold out of that camera. We are expecting another shipment soon."

"Can we come back later?" Betty asked her parents.

"I can give you a ticket to bring with you. This will let you get the camera at sale price."

"What will we do if the shipment doesn't come this week?" asked Betty.

"You may pick up the camera later. Just bring the ticket with you," answered the man. "May I show you what we have in stock? It is of better quality."

Right away Mother and Dad thought, "Oh, no, not again!" They decided to see what else he had. After all, they could get the sale camera later if they wanted it.

"I don't want to cheat you. If you want the camera we have, I will take $4.00 off the cost. We were selling the sale camera for $4.00 less than its first cost," said the clerk.

"That seems fair," said Dad. They looked at several cameras. They studied them all.

Finally Dad said, "I believe we'll wait for the sale camera."

"OK," said the clerk. "I'll write you a ticket. It says you can get this camera at sale price any time next week. We'll have some more then."

"Thank you," said Betty. "I'm glad you're not a bait-and-switch business."

The clerk smiled. Betty wondered if he knew about that other camera store down the street.

EASY (?) ENTERTAINING

Jo Ann Greenman

"Jane, let me give a dinner in your home. I will bring everything," said Mr. Bloom. He was a pot-and-pan salesman.

"Well, I don't know," said Jane.

"You won't need to fix a thing. I will do all of the work. All you do is invite your friends. The dinner won't cost you a cent."

"I am not sure whether I should have the dinner," said Jane.

Mr. Bloom said, "I want to introduce *Master* pans to this neighborhood. You don't know what you are missing. I just need a home to have a dinner and show my *Master* pans."

"All right, I will have a dinner," said Jane.

The next day Jane telephoned her friends. She called Jill last.

"Hello, Jill, this is Jane. I am having a dinner tomorrow night. A man, who sells pots and pans, will cook the dinner. I hope you can come."

"I won't be buying any pots or pans, Jane," said Jill.

"That is all right. Come anyway. Sue and Barbara will be here," said Jane.

"I don't know if I should. I definitely cannot buy anything," replied Jill.

"The salesman talked me into having this dinner," said Jane. "You don't need to buy anything. I wish you would come."

"All right, I will come. What time should I be there?" asked Jill.

"Be at my apartment by five o'clock," said Jane.

"I will see you at five o'clock tomorrow," said Jill.

The next day at five o'clock Jill arrived at Jane's apartment.

"Come in," said Jane. "This is Mr. Bloom. "Doesn't dinner smell delicious?"

"Yes, it does. The potatoes look very good," said Jill.

Mr. Bloom showed how the pans stacked on top of each other. "This keeps the food warm," he said. "The food is not overcooked. It also gives more room on the range. You can cook other food on the extra heating units."

Sue and Barbara came to Jane's apartment. The four girls sat down to eat the dinner. Mr. Bloom served wine. He then served the dinner. He made the girls feel like queens.

The girls thought the meal tasted great. Mr. Bloom mentioned the nutritious value of the meal. He said, "These are 'waterless' cooking pans. When cooking vegetables, you use only a very little water in the pan. You do not lose the vitamins in the water."

Mr. Bloom refilled the wine glasses. He said, "*Master* pans are important for your health. You should think of the health of your future family. A set of the *Master* pans only costs $350. If you buy a set tonight, you will also receive a waffle iron and an electric skillet free of charge."

Barbara said, "I really couldn't afford a set right now. I am making car payments."

Mr. Bloom said, "If you buy a set of *Master* pans, they will last a lifetime. A car only lasts a few years."

"I couldn't buy a set now," said Jill.

Sue said, "I can't buy a set either. I won't be getting married for a while. I wouldn't have any use for the pans now."

"Now is the time to buy these pans," said Mr. Bloom. "When you are married, there will be many other bills. Then you can't afford them. You will want *Master* pans for the safety of your family. Hospital kitchens use the same type of metal as is in *Master* pans."

Jane was in a spot. None of her guests had bought anything. Mr. Bloom had prepared a fine meal for them. He expected someone to buy the pans. He stood at the corner of the table. He stared at them. It was an embarrassing moment. Jane started to speak. "I like the pans," she said. "I would like to buy a set. I would like to think it over first, though. Could I let you know in a couple of weeks?"

Note to reader: Stop here and write an ending to the story. Then compare yours with others and with the one below.

Mr. Bloom said, "If you buy a set tonight, you will receive the free gifts. Later, I will not be able to give you the waffle iron and the electric skillet."

"I think I had better wait and let you know later," replied Jane.

Jane heard a knock at her door. It was Aunt Martha and Uncle Dick.

Aunt Martha said, "Oh, we didn't realize you had company. Maybe we had better come back some other time."

"Oh, now, come on in and see the pans," said Jane.

"Are you sure we won't be bothering you?" asked Aunt Martha.

"Of course not," said Jane. "You should have come earlier for dinner."

Uncle Dick said, "Are you kidding? If we had come, she would have bought a set."

Mr. Bloom said, "It doesn't cost anything to look. Come on in and see the *Master* pans. I think you will be surprised."

"Yes, come in and have a cup of coffee with us," said Jane.

Aunt Martha said, "I don't know if we should."

Uncle Dick said, "Come on, Martha, you can never turn down a free cup of coffee."

While Mr. Bloom showed them the pans, Jane poured the coffee.

Aunt Martha said, "My, these are nice pans."

"Yes, we thought they were lovely but expensive," said Jane.

"How much are the pans?" asked Uncle Dick.

Mr. Bloom said, "You get this whole set of pans for $350."

"Can you buy them separately?" asked Aunt Martha.

Mr. Bloom answered, "Yes, but they are higher in price than if you bought them in a set."

Aunt Martha said, "You know, Dick, our pans are quite pitted. We could use a new set of pans."

"Do you really think we need a whole set?" asked Uncle Dick.

Mr. Bloom said, "If you buy a set tonight, you will also get a waffle iron and an electric skillet free of charge."

Uncle Dick said, "Yes, but that is two weeks' pay for me."

"Money isn't everything," said Aunt Martha.

"Well, Martha, you have to decide," said Uncle Dick. "Do you want the portable color TV for the kitchen or these pans."

"We don't need the TV as much as we need the pans," replied Aunt Martha.

"I will deliver your pans next week," said Mr. Bloom. "While I am there, why don't you let me give a dinner party for your friends? I do all of the cooking. All you need to do is invite the guests."

Aunt Martha said, "Yes, that sounds fine."

"This is the most expensive cup of coffee I have ever had," said Uncle Dick.

Note to reader: After reading the story, ask yourself the following questions and discuss them with a few of your friends or classmates:

1. Should Jane have had the dinner party? Why or why not?
2. Should Jill have attended the dinner party? Why or why not?
3. Should Jane have felt any obligation to buy the pans? Why or why not?
4. Why did Aunt Martha want to buy the pans?
5. Is it wise to buy a *set* of pans?
6. Does anyone need *$350* worth of pans?
7. What is the minimum number of pans a homemaker can get by with?
8. If more pans, what are the storage problems? How is efficiency affected?
9. Which foods lose vitamins when cooked in water?
10. Which vitamins dissolve in water?
11. What metal is used in the cooking pans of a hospital?
12. Are all kinds of pans safe for cooking? Does it really matter what the food is cooked in?
13. Why did he say his pans were important to family health?
14. Why did Uncle Dick give in so easily? Was he as "taken" as Aunt Martha?

SALE ITEMS NOT RETURNABLE

Nancy DeWitt

Sue and Nancy walked down the city street hunting for Nancy's mother. Sue spotted Jean's Boutique. The sign on the window of the store said all pant suits half-price.

"I've just got to go in and look around," said Nancy.

"You know you can't afford another thing," said Sue, warning her.

The girls entered the store and were looking around. Nancy saw a pant suit in blue and green.

"The pant suit on this rack is only $14.00," said Nancy. "I wonder why it is cheaper than the others? The price tag did say $34.00. Maybe the store made a mistake. It's too good a buy to pass up."

Sue looked around the store and decided not to buy anything. She found Nancy paying for a pant suit.

"You bought that in a hurry," said Sue.

"Let's go," said Nancy. "I'll tell you about it." The girls left the store.

"I think the store made a mistake," said Nancy. "They marked this $14 and it had been $34. I got a real bargain." About that time they met Nancy's mother. She had been shopping, too.

"You've just got to see my bargain pant suit," Nancy told her mother.

"A bargain pant suit," Nancy's mother declared. "I didn't know Jean's Boutique had bargains. Did you check the pant suit carefully before leaving the store?"

Nancy thought to herself. Her mother had always told her to check carefully before buying. Her mother had taught her to ask herself these questions.

1. Will it wash in the machine?
2. Will the seams ravel?
3. Does it have big seams and hems so it can be let out if needed?
4. Are the designs matched?
5. Is the size right for me?
6. Did I try it on and check the fit?
7. Is it returnable?

After thinking over these questions Nancy said, "Mom, I thought it was such a bargain I just bought it. I didn't even try it on. The label said it was size 12. It will be O.K."

When Sue, Nancy and her mother got home, Nancy hurried to the bedroom. She wanted to try on her new pant suit.

"Oh, no," cried Nancy. "The top is too big. And I can't get the pants on. That store didn't match the sizes. They got the tops and bottoms all mixed up. I guess that's why it was marked down to $14.00. The pant suit is not good for anything now. I can't wear a size 12 pants and a size 14 top."

"You return the pant suit tomorrow morning, Nancy," said her mother sternly.

"She can't," said Sue. "The store said on a sign NO SALE ITEMS CAN BE RETURNED."

"What will I do with one bargain pant suit?" Nancy cried. "I thought I was getting a good deal."

PARTIES FOR PENNIES

Kathryn McCormick

"Hi Sara," shouted Julie. "Let's have a party after the game tonight."

"Great idea," said Julie. "What'll we do?"

"Well, let's have pizza and pop and play some albums," replied Sara. "You've got some groovy records and so do the other kids. We could have a real swinging time!"

"How many should we ask?" inquired Julie.

"Well, the crowd--you know, about 16 besides us, I guess," answered Sara. "We can split the cost of the food and use our living room. Mom and Dad like to have the kids over."

"Gee, how many pizzas do you think our crowd could eat?" asked Julie.

"Oh man! I bet we'd need at least one pizza for every two kids. That'd be about nine altogether. Macavelli's deliver. One large pizza is about $2.00. Wow! That would be $18.00 without even adding tax! And we haven't even counted in the pop yet! For that thirsty bunch we'd need at least three cartons of pop. That's another $3.00!" groaned Sara.

"Oh, shoot, I guess the party's off. I know I don't have $10.00 to go half way with you," cried Julie.

"Wait a minute, I've got an idea coming into my head. Let's tell the kids to bring something to put on top of a pizza. We'll supply the dough and the drink. My mom made this groovy punch with fruit drink and ginger ale. It makes a lot and costs less than one carton of pop!" Sara went on.

"We could even give prizes for the wildest pizza. We could have categories like other contests--the tastiest, most unusual, or craziest shape" added Julie.

"Wild idea. Let's make special certificates for the winners. And we could play the winner's favorite song for the prize. That way it will be more do it yourself, like the rest of the party!" laughed Sara.

"Wow, Sara, we're the grooviest hostesses of the year!" said Julie.

"You bet. Everyone really had a wild time. I never thought quiet Bill Barker would win the most unusual pizza prize. You have to admit that a banana, orange, sausage pizza is different. It sure was a crazy way to get vitamin C and protein all in one bite!" laughed Sara.

"Let's try this kind of party again. I bet there are other ways to have a wild time without spending much money. It's not the money we spend. The fun is the people who come!" said Julie.

"Well, let's get started. New Year's is not too far off! We'd sure bring the New Year in right with another special swinging party" laughed Sara.

THE CASE OF THE UNRECEIVED OUTFIT

Kay Caragher

Mary ran home from school on Monday. Dave had invited her to a big party. Everyone had been waiting to be asked. The party wasn't for a month though. Mary told her mother the good news.

"Mom, Dave asked me to the big party. I need a new outfit for it. Can I get one?"

"I think you can, Mary. A new catalog came from Spears today. Maybe you can find something in it. We'd have time to order it."

Mary looked through the catalog. She found a cute outfit. It was a red plaid pant dress. She showed it to her mother. Her mother read all about it. She found out it would not fade. She found out it would wash and would not shrink. She told Mary it would be a good buy. Mary filled out the order blank. Her mother made out a check. She gave it to Mary to send with the order. Mary went to the post office and mailed the order.

Mary waited for the order to come. Every day she watched for the mail. No package came. The party was only a week away now. Mary had not gotten her outfit. She began to worry about it. Mary asked her mother, "Do you think Spears lost the order?"

Her mother replied, "They could have. Or it may be lost in the mail."

Mary said, "What should I do?"

Mary's mother looked up the number and date of the check. She told Mary to call the bank and ask if the check had been returned. The bank said the check had been returned. That meant that Spears had cashed her check. Mary went to the bank and got a photostat copy of the check. She sent this copy with a letter to Spears. In the letter, Mary said the check had been returned. She asked if the outfit had been sent. Or if it had been lost in the mail. If it had been lost, she asked them to put a tracer on it. That meant for them to find out what happened. She also said that she needed the outfit within a week. She hoped this would make them rush.

Mary waited and waited. There was no package in the mail. Finally she got a letter from Spears. They said the plaid pant dress had been sent a week ago. The party was the next day. Mary felt like crying. Her mother felt sorry, too. "Maybe it will come tomorrow morning," she told Mary. "If it doesn't we'll write Spears again."

The next day the mailman brought a package. Mary couldn't get it open fast enough. It was the plaid pant dress. She put it on. "It fits fine," she told her mother. She went to get the iron. It needed pressing a little.

That night when Dave came she was waiting in her plaid pant dress. "You look great," he said. Mary smiled and forgot about her week of worrying.

THE CASE OF THE HOT OVEN DOOR

Billye Griswold

June 1

Dear Mother,

We have finally found a house. We couldn't find anything to rent. We have to buy. The houses are new. The builder is Mr. Long. He showed us through the houses. He was so nice. He gave Jay and me some advice. I really think we made the best choice. We move in next Monday.

I'll be so glad to leave this motel. I can hardly wait to be in our own home. We want you and Dad to come see us.

Love,

Lora

- - - - - -

June 10

Dear Mother,

The house is just beautiful. It looks rather bare, but it's our home.

Oh Mother, the kitchen is just a dream. Mr. Long picked such pretty appliances. The cabinets are so roomy.

I baked a pie today and the oven door was very hot. I burned my hand on the handle. I wonder what was wrong?

Love,

Lora

- - - - - -

June 16

Dear Mother,

I told you in my last letter about the oven door. It got so hot when I baked the pie. It did the same thing again today. Jay called Mr. Long. He built these houses, you know. He also installed the stove and refrigerator. He came over and looked at the stove. He told me I had the oven turned too hot. He acted as if it was my fault that the oven door got so hot. I told him no. I had set the temperature at 350°. Your oven door never got that hot.

We talked and talked. Finally Mr. Long agreed that the oven door shouldn't get that hot. He's going to order a new door.

Love,

Lora

- - - - -

June 29

Dear Mother,

Mr. Long put on the new oven door. The stove still doesn't work right. I called the local Work Right dealer. He asked all sorts of questions. Where did I buy the stove? How long had I had it? He said he couldn't do anything about it. Mr. Long would have to repair it.

Jay called the Chamber of Commerce. They have had many complaints about Mr. Long. They were very nice, but said they couldn't do anything. They said to call the Better Business Bureau. We did. They gave us the address of the stove company in St. Louis. We wrote them that same day.

Mr. Long came this morning. A man from the Work Right Company was with him. We're going to get a new stove.

Love,

Lora

- - - - - -

July 9

Dear Mother,

At last! This morning two men came with my new stove. It has been a month! Before they left, we heated the oven. It is perfect. I baked some rolls for dinner. I won't burn my hand on the door or handle now. I called Mr. Long and thanked him. He said something about an extra door and a stove. He was grouchy. But I'm happy anyway. I still think I was right. I wanted the stove repaired or replaced. It should work right. Someone could have been badly burned on the other stove.

Jay and I hope you and Dad will visit us soon. We want you to see our new home.

Love,

Lora

BARB'S DRESS TO DOLL DRESS

Kathryn Ann McCormick

"Hey Mom! See the wild dress I got on sale!" said Barb, out of breath.

"My, that is cute. It's made of that nice silky kind of material. Where are the tags? We'll need those to know how to wash the dress," asked Mother.

"Oh, I threw all that stuff away. It's like that other dress of mine anyway. I just throw it in the washing machine," said Barb.

She wore the dress to school, and everyone loved it. On the weekend she put it in the wash. She went with her mother to the laundromat.

They went next door to the grocery store while the washing machine was running. They hurried back. The machine was finished. Barb took the clothes out and put them in the dryer.

They waited. A friend came in. She talked with Barb's mother. Barb took the clothes out of the dryer.

"Mom, come here!" cried Barb. "My dress! It looks like a doll dress. What happened?" cried Barb.

"Well, Dear, it shrank. I am sorry," said Mother. "We needed those washing directions you threw away. You can't always tell how to wash something by just looking at it," said Mother.

"Oh, Mom, you were so right," sighed Barb. "What did I do wrong?"

"I don't know," said her mother. "Maybe the water was too hot or the washing action too fast. Or maybe you should never have bought the dress. It pays to read the labels and then save them."

"This makes me sick," said Barb. "I've learned the hard way but I *have* learned."

LETTER FROM A SUNBURNED FRIEND

Mary Stoddart

Dear Debbie:

Just a week from tonight! Camping again!

It's been a whole month since we went camping together. Hope you bring some of your records. I really dig the Supremes and the Jackson Five.

My sunburn from last time is almost healed. My skin really peeled like a snake's and I was sick! I missed work, and I needed the money. After that burn, I thought about lotion or something. There are so many. It's really dumb to try to go to the store and choose one. On the cover of this month's "Consumer Reports," I saw Suntan Preparations listed. My dad looks up stuff in this magazine--tires and cars.

I decided to look at the article. It was really long, but I read it. All the suntan things were graded. It also gave the price for a bottle or jar--and the cost per ounce, too. I looked for the one that gave "Good" protection and was the cheapest per ounce.

I've been using this one every day. I'll bring it this weekend. You can try it out.

I also learned I should time myself in the sun. Staying out for two hours that first day was silly. Nobody will have to remind me again. I learned the hard way. This magazine says that haze scatters the sun's rays. You burn less quickly on a cloudy day, but you can still burn. That was no cloudy day. Thirty minutes in the midday sun would give some tan to the skin. Even with the tanning lotion, I wouldn't stay longer than that.

We watched the fireworks from the park tonight. It was sure a lot of sparks! I'm really sleepy. See you next Monday!

Love and Peace,

Kathy

SUSAN BUYS A BIRTHDAY PRESENT

Paula Conder

"Isn't this pretty material?" said Susan. "I think I will buy some. Grandma gave me some birthday money."

"That would be a nice present," said Andrea. She was Susan's friend. "How much will you need to buy?" Andrea asked.

"Oh, I don't know. I think three yards should be enough, don't you?" asked Susan.

"How do you want the dress made?" asked Andrea.

"I have a pattern at home. I can use it," said Susan.

"Susan, let's look in a pattern book. Maybe we can find a pattern like yours or nearly like it. Then we can see how much material to buy," said Andrea.

"Oh, let's just ask the clerk how much to buy," said Susan. "I'll tell her what the dress looks like."

"Let's don't," said Andrea. "Let's find the answer ourselves. It isn't hard. Then the clerk can check our answer. Sometimes a clerk might tell you to buy too much fabric. Other times she may suggest not enough. The pattern will tell the amount of fabric that is really needed."

"O.K., Andrea, I'll look for the pattern. Let me see. Here it is," said Susan.

"What size do you usually buy," said Andrea.

"Mother gets me a Misses 10," said Susan.

"Which view are you going to use? A view is one way the dress can be made," said Andrea.

"I like the sleeveless dress for summer. That is view 3," said Susan.

"Now we know your size and view. How wide is the material?" asked Andrea.

"I don't know. I have seen Mother look on the end of the bolt. It will tell how many inches wide the material is. This is 45 inches wide," said Susan.

"Now let's look at the chart below the pattern picture. First find the view you want," said Andrea.

"View 3," said Susan.

"Does the material have a nap?" asked Andrea.

"No," answered Susan.

"Now draw a line under the width of the material. Draw it straight across until it is under the size you want. Then draw a line straight down from your size. The two lines will meet. Where they meet will be the amount of fabric you will need," said Andrea.

SIMPLE-TO-SEW

*** JUNIORS' AND MISSES' JIFFY* DRESS IN TWO LENGTHS OR JUMPER.**

NEW Sizing

Extra fabric needed to match plaids, stripes, one-way designs. Not suitable for obvious diagonal fabrics.

STANDARD BODY MEASUREMENTS	Bust	30	31	32	31½	32½	34	36	Ins.
	Waist	21½	22½	23½	23	24	25½	27	"
	Hip - 9" below waist	32	33	34	33½	34½	36	38	"
	Back — neck to waist	15	15¼	15½	15¾	16	16¼	16½	"

■ Fabric required — Sizes	JUNIORS 5	7	9	MISSES 8	10	12	14	
View 1 Jumper or View 2 Dress								
35" or 36" without nap	2¼	2¼	2½	2¼	2½	2⅝	2⅝	Yds.
44" or 45" " "	1⅝	1⅝	1⅝	1¾	1¾	1¾	2	"
54" — " "	1½	1½	1½	1½	1½	1⅝	1⅝	"
View 3 Dress								
35" or 36" without nap	2	2⅛	2¼	2⅛	2⅛	2⅜	2½	"
44" or 45" " "	1½	1½	1⅝	1⅝	1⅝	1⅝	1⅞	"
54" — " "	1⅜	1⅜	1½	1½	1½	1½	1½	"
View 1, 2, 3 Interfacing Woven or non-woven fabric								
25" fabric	⅛	⅛	⅛	⅛	⅜	⅜	⅜	Yd.
32", 35", 36" fabric	⅛	⅛	⅛	⅛	⅛	⅛	⅛	"
Garment Measurements								
Finished back length of jumper view 1 or dress view 2	37¾	38	38⅛	38¾	39	39⅛	39½	Ins.
Finished back length of dress view 3	34¾	35	35⅛	35⅛	36	36⅛	36½	"
Width of lower edge of jumper view 1 or dress view 2	46	47	48	47½	48½	50	52	Ins.
Width of lower edge of dress view 3	44½	45½	46½	46	47	48½	50½	"

Sewing notions — Thread, bias seam binding (opt.), 20" neck zipper.

"It says one, five, eight yards. What does that mean? It looks like this. See? $1\frac{5}{8}$," said Susan.

"That means one and five-eighths yards," said Andrea. "That's a little over a yard and a half."

"I'm glad I didn't get three yards," said Susan.

"It is good to look at a pattern before you buy material," said Andrea. "Looking at the pattern will help you to get enough fabric. It will also keep you from buying too much."

"Mother buys thread when she buys material. Will I need anything else?" asked Susan.

"Look and see if anything else is said about view 3. Other items will be listed on the back of the pattern envelope. I'll get it for you," said Andrea.

"Here it is. What is bias seam binding (opt.)?" asked Susan.

"Bias seam binding is also called hem tape. It is used on heavier fabrics to cover the edge of the hem. It is used on the wrong side of the garment. 'Opt.' stands for 'optional.' It means that you may or may not need it," said Andrea.

"This says that I need a neck-type zipper that is 20" long," said Susan.

"That is right, Susan," said Andrea.

"Hi, girls. May I help you?" asked the clerk.

"Yes, please," said Susan. "I would like 1 $\frac{5}{8}$ yards of this blue and white fabric, one spool of blue thread, and a 20" neck-type zipper. The zipper will be blue, too."

"How do you know how much you will need?" asked the clerk.

"Well, we looked at my size. That's Misses 10. Then we found the view I liked. I looked on the bolt to see how wide the fabric is. It does not have a one-way design. It does not have a nap. That means I will not need extra fabric," said Susan.

"Then we looked to see if anything else was listed for view 3. The thread and zipper were listed under *notions*," said Andrea.

"Very good, girls. You have done well in choosing what you will need for this dress," said the clerk.

PUSHY SALESMAN

Mary Beth Manning

Barbara was a music teacher. This was her first year teaching. She had just moved into her small apartment. Barbara liked to buy things for her apartment--things to use now and after she married.

There was a knock on the door. Barbara opened the door. A nice looking young man stood there. He held a black suitcase in his hand. He smiled pleasantly and said, "Good morning, Miss DeVault. You are the new music teacher?"

"Yes," answered Barbara. "How did you know?"

"I am seeing all of the new teachers," replied the young man. "I have a fine gift for you. May I step in?"

"Yes, I guess so," said Barbara. "How do I rate a gift?"

"I represent the Ideal Cutlery Company. I have a fine cookbook for you. All you have to do is look at these cutlery sets. May I show you?" the salesman asked. "You don't have to buy anything to get the cookbook. It is a free gift?"

"Well, I guess so," replied Barbara. "What is cutlery? Is it dishes?"

"No, cutlery is not dishes," answered the salesman. "It is the spoons, forks and knives used in cooking. We have some very fine ones."

"It won't hurt to look," said Barbara. "I would like to have the cookbook. You may have something I could use."

"This is a cookbook of easy recipes," the salesman said. "I'm sure you will enjoy using it. It has a lot of helpful pictures."

"Thank you," said Barbara. "It is nice. I am sure I will like it."

"Now this is our most popular knife set," said the salesman. "The handles are made of ebonite. Ebonite is hard. It wears a long time. The blades are fine, sharp steel."

Barbara knew about ebonite. Clarinets were made of it. They cost a lot of money. She was greatly impressed. The blades looked shiny and sharp.

"We also have spoons, forks, ladles and pancake turners," said the salesman.

"You would have the best kitchen tools in White Hall."

He went on, "Let me show you how much sharper my knives are than yours. Mine will cut leather, bread and vegetables. It's quick and easy."

The salesman cut some leather from his case. Barbara got a slice of bread and some cabbage. The salesman's knives cut these easily, too. It was easy to see which knives were the sharpest. Barbara's looked dull.

"Our handles are shaped to fit your hand. Hold that knife and see what I mean. You can easily grip the handle. Doesn't it feel comfortable?" asked the salesman.

"Yes, I do like the way I can hold this knife," replied Barbara. "How much is it?"

"We have some special combination offers," said the salesman. "That knife, a spoon, fork, ladle and pancake turner make a beginning set of cutlery. It is a special price of $25.00."

"I don't need the other pieces," said Barbara, "just the knife."

"I'm sorry, our cutlery comes only in sets," replied the salesman. "This one has an extra gift with it. A fine pair of kitchen scissors. They will even cut a penny. They are very strong and sharp."

He took out a penny. The scissors easily cut it in half. Barbara was impressed.

"You are really getting a good buy," said the salesman. "Five pieces of fine cutlery and the scissors all for $25.00. They will last a lifetime. If you ever break a handle, the company will replace it free. The knife will never need to be sharpened. You will enjoy using this cutlery. You will be proud to own it. Your friends will admire it too."

"I would like the scissors for a gift for my mother," said Barbara.

"Get the cutlery for yourself. The scissors will be a free gift for your mother," the salesman went on.

"That's a good idea," said Barbara. "I know Mother would like the scissors."

"You pay half of the cost now," said the salesman. "The other half is due when I bring the cutlery set and scissors. That will be in about two weeks."

"Please don't be later," said Barbara, "I want the set for Mother's birthday."

Barbara wrote out a check for the salesman. She was careful to get a receipt. He also left a copy of her order. He promised to bring the cutlery and scissors soon.

Note to reader: You write the ending for this story. Do you think any of the following might have happened?

1. The salesman kept Barbara's money and never sent the cutlery.
2. The cutlery set came too late for her mother's birthday.
3. Barbara found that her set was not like the demonstration set.
4. All went well.
5. Barbara decided she did not want the cutlery set after all.

Now can you answer these questions?

1. What kind of salesman called on Barbara?
2. What was the salesman selling?
3. The salesman offered Barbara what gift if she would buy from him?
4. How did the salesman try to talk Barbara into buying from him?
5. How did Barbara pay for her purchase?

FREE MAGAZINES BUT--

Mary Beth Manning

The telephone rings and Judy answers it. A pleasant voice says, "Good morning, is this 589-5148?"

Judy: "Yes, it is."

Voice: "Is this the lady of the house?"

Judy: "Yes."

Voice: "My name is Susan West. Your number has been chosen to receive a valuable gift. You are the winner of five fine magazines. Isn't that nice?"

Judy: "It certainly sounds like it."

Susan: "You have won *TV Reflections*, *Home Machines*, *U.S. Houses*, *Cosmerican*, and *Newsmonth*. You will be pleased with these lovely magazines. Before we can send you your gift, we need your address. What is your name and address?"

Judy: "My name is Mrs. Sam Jones, 405 East Palm Street, White Hall, Ill."

Susan: "What is your zip code, Mrs. Jones?"

Judy: "62890. These magazines are a gift? They are free? That *is* nice."

Susan: "Yes, Mrs. Jones, the magazines I named are free. We do have another offer I would like to send you. You may choose five other magazines. You can choose from *McCams*, *Fun*, *Better Homemaking*, *Men's Home Journal*, *Untrue*, *Space*, *Water Sports*, and *Good Gardens*."

Judy: "I don't know that I need all those magazines. The free ones will make a lot of reading."

Susan: "Usually everyone goes along with the extra deal. It only costs you 60¢ a week. It is a very cheap way to get magazines. It really just pays the postage on all the magazines."

Judy: "I'd like to call you back. I want a chance to talk it over with my husband."

Susan: "I'm sorry, this is a one-time offer."

To the reader: You write the ending for the story. Do you think any of the following things happened? Compare your ending with those of other readers.

1. Judy accepts the offer, only to find she must pay the 60¢/week a month at a time.
2. Substitution of magazines is made with apologies about not being able to fulfill order.
3. No magazines arrive, but now that they have her name and address she gets all kinds of magazine subscription ads.
4. She finds she has more magazines than she wants or can read. They are not cheaper.
5. Judy rejects the offer. Does she get her five free ones?

STORY OF A DRESS WITH A DOUBLE LIFE

Marie Vosicky

I am a dress and
I've never seen,
A person who cared enough
To keep me clean.

I've been ripped then pinned,
Ironed and singed.

I've been thrown around
Mostly on the ground.

I've never had compliments,
Never had care,
Never was mended,
And to be seen in public,
I wouldn't dare!

The Smiths didn't want me
'Cause Suzie outgrew me,
So I ended up in a second-hand
store.

I sat on a shelf all tattered and torn,
My days are finished I had sworn.

Then a grandma came to my rescues,
She purchased me and another two.

She saw there was hope,
And with a little soap
She tickled me with suds,
No longer would I be
one of those old
fuddy-duds!!

She examined my seams for
rips and tears
And mended my hem with
lots of care.

Before you know it I was done.
I was ready to go out and have fun!

The granddaughter modelled me in a mirror
And I made her look so sharp and so dear.

She danced and pranced and
jumped for joy,
She wanted to wear me to a
party for some boy.

I got to the party
and
saw
lots
of dresses,

And no one knew I was
ever one
of those
old raggedy
messes!

HS:g
9-15-71

SO YOU WANT TO BUY A RUG!*

Janet Tracy

Read the signs above. How often have you seen or heard these statements? They are on store windows. They are in every newspaper. You see them on television. The ads sound great. Everyone is interested in saving money.

The big question is, "How can I tell if the sale rug is a good buy?" There are a few easy tests to help you decide. You can check these things yourself.

TEST 1. Bend back a corner of the rug. Can you see spaces?

Spaces

No Spaces

Spaces may mean the rug will not wear a long time. Spaces usually mean there is not enough yarn in the rug. If yarns are very close together they hold each other up.

*Note to teacher: This "hand-out" sheet is designed for students and consumers with limited reading ability when they have an immediate need for some very basic information. It is an example which may suggest needed hand-outs in other consumer areas.

TEST 2. Unbend the rug. Turn the corner over. Are there cracks in the back of the rug where you bent it?

Cracks usually mean a loose weave. A loose weave means the yarns may pull out of the rug.

TEST 3. Does the rug have a rubber or non-skid backing? If it does, your family would be less likely to slip on a rug. Falls can be serious. You might break a bone.

TEST 4. Read the label to help answer some of your questions. What must you do to take care of the rug? Can it be machine washed? Can it be machine dried? Does it have to be dry-cleaned? Machine washing means you can clean the rug more often. Machine washing will cost less money.

Here are some other questions to ask yourself.

1. Where will the rug be used?
2. Is it the color I want?
3. Why do I want the rug?
4. Do I really need this rug?
5. Do I need something else more than I need a rug?

PILOT

K. Pauline Walters

"So long, Dad," said Tom. "I'll see you at supper."

"Fine, Son," said Mr. Harris. "We'll have that treat at the Milk King sometime this evening."

No questions were asked. Dad Harris knew well enough where Tom was going. When Tom wanted to think, he headed for his lookout on Morse Hill.

Tom hurried out the back gate. He ran down the country road. This time he didn't stop at the bridge to watch the trout. He had too much on his mind. He raced up the hill and threw himself down by his big white pine tree. From there he could get a good look at the big planes. Sometimes he saw transports. Sometimes he would see a Cessna or a Piper Cub.

This had been a busy, exciting week. The banquet on Tuesday had been fun. He had enjoyed the friends who came for his graduation. The gifts, too, were great. He really liked that camping outfit best.

Now he had more important things to think about. He wanted to be a pilot. He wanted to be *up there*! Oh, what it would be like to fly among those clouds! The plane rides at Augusta airport were great fun. He went up as often as he could afford it. But, now was the time to plan for the future. He wanted his future work to be flying.

Sometime later Tom ran home for supper. The younger children were laughing and talking as they ate. Tom didn't have much to say. Finally there was a lull. It was quiet.

"Mother and Dad," said Tom. "I'm going to enlist in the Air Force."

Mr. Harris looked pleased. He had been an airman. He said, "I'm happy to hear that, Son."

Mrs. Harris was a little startled. She was quiet for a minute. Then she said, "That is fine, Tom, if that is what you really want."

That summer Tom did enlist in the Air Force. Basic training was rough. But Tom made it through. There was a problem. Before he could train for a pilot, he had to take a course in geometry. Now he was sorry he had fooled around in geometry class in high school. He had failed the course. This time he really studied geometry. He passed.

For some weeks his classes for pilot training went well. Tom worked and studied. It would not be too much longer. He would be flying.

The news came to them on Monday morning. Tom could not believe it at first.

"Jim," he said. "I've *washed out*! It *can't* be true."

Jim answered, "It is true, Tom. I'm out, too. Our grades were just below passing."

Tom, Jim and several other airmen had been dropped from the pilot training course.

On Tuesday Tom went to the mechanics classes with a heavy heart. He studied for these courses, too. He was in this thing. He might as well make the best of it. Surprisingly, within a short time Tom became quite interested in his work. He realized that a good pilot would need to know his plane.

Tom did not lose his dream. He became a good Air Force mechanic. He went overseas. He made many good friends.

Three years went by. Tom was discharged. Soon he began to take private flying lessons. He also took a correspondence course in aeronautics. After he was well trained, he received his pilot's license.

It was just an ordinary day when the letter came. International Paper Company wanted to hire Tom. He was to be company pilot for New England and southern Canada. This was it!

Once again Tom raced for his lookout. His heart was pounding. He flung himself down on the soft, brown needles under his tree.

It had paid to work hard. So what if he had *washed out*! His dream was coming true. Now he could fly every day--day after day after day!

JAN GOES TO CAMP

K. Pauline Walters

"Why so sad, Jan?" said Mrs. Simms. "Didn't you have fun at club tonight?"

"Oh, yes," said Jan. "We always have lots to do. It was fun. The trouble is camp!"

"What do you mean, *camp*?" asked Mrs. Simms.

Jan told her mother of the camp talk. Three of the club girls had been to Wescove camp last year. They had had so much fun. They made clever baskets and shell paperweights. They went swimming every day. They even slept outdoors. They cooked their own supper and breakfast outside, too.

"Mother," said Jan, "I want so much to go to camp. It costs $15.00. We can never afford that."

Mrs. Simms thought for a moment. Then she said, "It is true that we don't have $15.00 for camp. Jan, do you *really* want to go to camp?"

> Note to reader: Before you read the rest of the story, think about what you think Jan should do and how you would finish the story. Then read what she did.

"I would do just anything to go to camp," said Jan. "It is only March. Camp begins in July."

Mrs. Simms thought again for a while. Then she said, "Jan, I think it will work out. You do all you can. I will help, too."

Jan looked much brighter. She and her mother made plans. Jan decided to check at church. Sometimes ladies needed help in cleaning. Mrs. Simms could sew well. Her neighbor, Mrs. Olson, wanted some dresses made. Jan would help her mother. Then Mrs. Simms could sew for Mrs. Olson.

Jan began asking ladies about work. Several said that they needed help. This time of the year they were doing extra cleaning jobs. Jan also helped her mother. Mrs. Simms made a dress for Mrs. Olson. For this she received $6.00.

Jan put the money in the bank. She kept a record like this:

DATE	JOB	AMOUNT EARNED	BALANCE ON HAND
April 6	Cleaning (Smith's)	$3.00	$ 3.00
May 12	Cleaning (Suman's)	$2.25	$ 5.25
May 25	Cleaning (Mann's)	$4.50	$ 9.75
June 5	Cleaning (Olson's)	$3.00	$12.75

With the money her mother earned added to her own earnings, Jan was able to go to camp. She had a grand time at camp. In hand craft she made a lovely tray. This was a gift for her mother.

After camp Jan told her friends about the good time she had had. She also began saving her money for next year's camp. Next time she wanted to save the money by herself.